

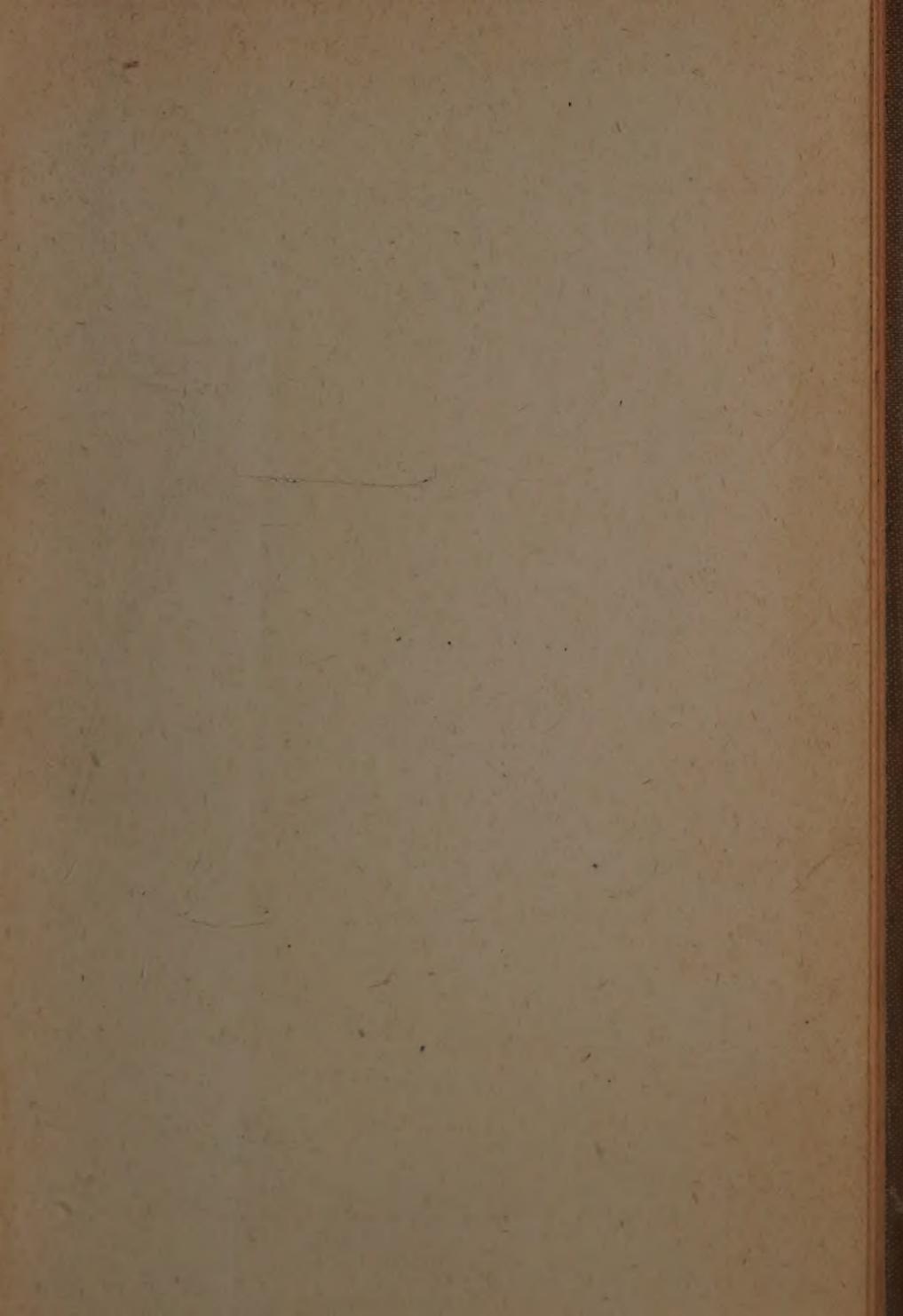
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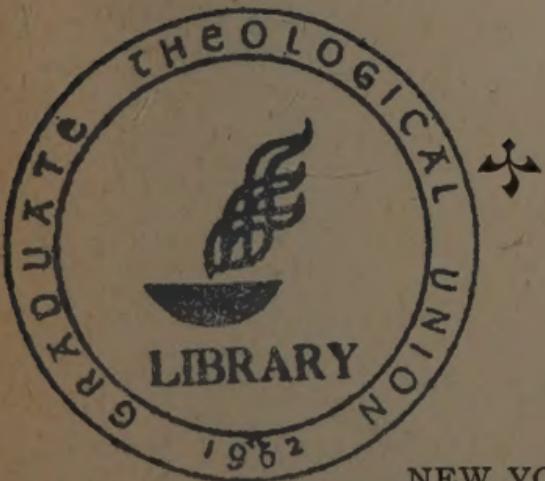
The Practice of Charity

Individual, Associated and Organized

BY

EDWARD THOMAS DEVINE, Ph. D. (Penna.)

GENERAL SECRETARY OF THE CHARITY ORGANIZATION SOCIETY
OF THE CITY OF NEW YORK



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*To my fellow workers in the paid corps of the
Charity Organization Society of the City of New
York—who, in the discharge of their daily duties,
add to sympathy knowledge; to zeal common sense;
and to humility courage.*

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Brief Bibliography

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[A list of such societies is published in the annual reports of the New York Charity Organization Society. Address, 105 East 22d Street, New York City.]

REPORTS OF ASSOCIATIONS FOR IMPROVING THE CONDITION OF THE POOR and other charitable societies and institutions.

CHARITIES DIRECTORIES.

[That for New York is published by the Charity Organization Society; for Boston by the Associated Charities of that city; for Philadelphia by the Civic Club; for London by Longmans, Green & Co., for the London Charity Organization Society.]

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[The Charities Review, formerly published independently, now appears as a monthly number of Charities; see also, the Charities Record, Baltimore; Co-operation, Chicago; the ten volumes of The Charities Review, 1891-1901 (New York); and the Charity Organization Review (London), published by the London society.]

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[The Proceedings are published by George H. Ellis, 272 Congress Street, Boston. The volume for 1893 contains index to the volumes from 1874 to 1893.]

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SPECIAL ARTICLES in such periodicals as The Annals of the American Academy of Political and Social Science, Philadelphia; The Journal of Sociology, Chicago; The Forum, and The Atlantic Monthly.

[The first named publication has a department of Notes on Philanthropy, Charities and Social Problems.]

CASE RECORDS of Charity Organization Societies and similar agencies.

[When proper records are kept, these are the best of all sources of information for the student who has access to them and knows how to use them.]

The Practice of Charity

I. INTRODUCTION

THE practice of charity concerns the citizen in his individual relations with his poorer neighbors. It concerns the church and the multitudinous forms of religious activity within or supplementary to the church. Sunday schools, young peoples' societies and guilds, relief agencies and societies whose primary objects are fraternal, have all their charitable tasks,—which, whether they be serious or comparatively slight, should be discharged intelligently and conscientiously. The interdenominational or secular relief societies, the associated charities of the larger cities, and the small groups of persons, not always organized into formal societies, upon whom the burden of relieving distress falls in the smaller towns and in the country, are compelled to face practical questions upon which the light of wider experience would often be welcome.

Still more keenly should a similar need be felt by overseers, commissioners of charities, and other public officials who, sometimes without previous experience, are called upon for a longer or shorter

time to disburse public moneys in the relief of destitution. A valid distinction is sometimes made between private charity and public relief, but official relief from the public treasury cannot be disbursed rightly in any community save by one who knows the probable extent and the limitations of private charity, and the concrete questions of administration are to a large extent common to the two fields. This little book then is intended for public officials responsible for the relief of the poor; for active church workers who touch upon any aspect of poverty and its remedy; for charity workers whether they are professionally employed by some organized agency or are volunteers enlisted in the struggle against pauperism and distress; for individual citizens who feel any responsibility for their unfortunate neighbors; and for students who desire in compact form a statement of some of the elementary conclusions of modern organized charity.

There is no dearth of material upon which to base such conclusions. For example the registrar of a charity organization society may be responsible for the safe custody of several thousand family records, many of them covering periods of fifteen or twenty years and in some instances reaching backwards through two or three generations. To the society may come every year thousands of persons with either new or renewed applications for assistance. Under the care of the district committees of such a society at any one time, in the winter months, there may be some hundreds of families visited by the

agents of the society, whose duty it is to obtain relief when it is needed, but who also devote their energies to the permanent elevation of the character and circumstances of the families committed to them.

The applications come in a variety of ways. Many make direct personal application by letter or by a call at one of the offices of the society. Others are recommended by friends who may themselves have received aid. Some have asked for alms on the street and have been referred to the society. Others are discovered to be in need by physicians, nurses, clergymen or neighbors. Every conceivable variety of affliction has befallen them. Every degree of courage, endurance and ingenuity has been exhibited. The true pauper type is there and so likewise is the poor man whose poverty is in no sense discreditable, and whose present need gives an eagerly embraced opportunity to the charitable. These confidential records show also the most diverse results of the attempts to help. Some of them are complete failures; some are partial successes. Upon the happy results in still other cases there seems to rest no stain or trace of disappointment. Various too are the agencies used in relief and regeneration. Religious, social and educational forces are employed. The church, the relief society and the individual are all called into service. Public relief supplements private charity. Whether on the whole headway is made by these allied forces against the disorganizing results of human weakness and vice, may be disputed; but here at least are the

available data for such generalizations as it is now safe to make.

The writer may claim acquaintance with a very considerable amount of such material, and this acquaintance with families is not solely theoretical or documentary. Many of them he has known personally. Conferences are held with applicants both at the office of the society and in their own homes. The necessity for aiding agents and visitors to reach practical conclusions on the more serious questions arising in their treatment of families, such as the initiation of proceedings on grounds of insanity, the commitment of children to institutions because of the destitution of parents, or the provision of a pension for aged persons, have given a familiarity with details which will often correct or modify conclusions based upon written records and statistics of a general nature. Frequent visits to other cities and conferences with those who are engaged in similar work in New York and elsewhere will perhaps prevent the views expressed from reflecting merely local or exceptional conditions.

The practice of charity is prompted by one of the most universal impulses of the human heart. It is enjoined by religion and by all ethical systems. If these pages promote this virtue by laying bare some of the principles upon which its practice may be most effectively based, the author's aim will have been happily attained.

II. IN DEFENSE OF CHARITY

Two distinct symptoms of the disfavor into which the term charity has fallen may be observed. One is the cry of the radical reformers who constantly reiterate that they want "not charity, but justice." The other is the claim advanced by the managers of certain modern schemes for social betterment, that they are conducting "not a charity, but a business."

There is a ready rejoinder to both of these phrases. It is easy to point out that many of those who are most vociferous in their insistence upon "not charity but justice" are in fact doing nothing at all to promote either. It is equally obvious that a charitable enterprise does not change its essential character by calling itself a business enterprise. There is a necessity, however, for more careful analysis of the public sentiment which lies behind the desire to escape from the associations suggested by the word charity. Is it wide-spread and increasing? What is its origin? Is it well founded? If not should it be directly combatted, or should those who are engaged in what has heretofore been known as charitable work, so far yield to the prejudice as to change the name under which their work is carried on?

There can be no doubt of the existence of a certain hostile feeling towards the idea of charity. This feeling is exhibited not only by the embittered unfortunates, who feel that individually they have not had a fair chance under existing social conditions, and by revolutionists who have become convinced on more general grounds that the present social order is to be condemned, but also by many of the more conservative classes who accept the conditions of industrial competition and are struggling to improve their economic position. It may be that great changes have already been made in their favor, but of course these are not accepted by them as final. They are promptly utilized as stepping-stones to still further advances. Strenuous in their struggle for as large a share as possible in the product of industry, these classes often adopt the impatient language of the radical and the submerged, although for them it really has a different meaning. The "justice" which they demand is not to be gained by revolution, or by playing upon the feelings of the benevolent, but by the steady pressure of their own economic advantages. They may suffer temporarily in times of labor disputes or industrial crises, but as a rule they stand upon a perfectly sure footing. Such is the general attitude of the average workingman. His prejudice against charity is not serious, or deep seated. He himself has no need for it, but he realizes vaguely that others have and he would be the last to do anything seriously to discourage it. He may applaud public

orators who declaim against it, and if a real leader of ability, honesty and courage arises to picture an ideal community, he may, for the time being, follow that leader's standard with enthusiasm, but he is apt to demand before long practical results in the improvement of his own position, and to realize that the framing of utopian schemes will not of itself be of much value to him.

He will continue to relieve distress when it confronts him. He will remain appreciative of the liberality displayed by others, and he will recognize the necessity of relief agencies. The idea of charity in his mind is bounded on the one hand by obvious and moving destitution, and on the other by the giving of money or its equivalent for the relief of such distress. He may attribute the destitution in part to bad social conditions, although he is far more apt to seek its explanation in the faults and the weaknesses of the individual. The prosperous working man on the whole is not, therefore, hostile either to the idea or to the manifestation of charity except as an incident of his own struggle to improve his position, or when, under the stress of emotional influences, the exceptional victim of social injustice is held up as the normal representative of the existing economic and social order.

It is different with those who wish to see a complete social revolution, and to whom charity appears as a means of checking the natural resentment and indignation which the excluded classes should feel at the injustice of the present distribution of wealth.

To them charity appears as a palliative, modifying in some degree the hardships of the process and so reconciling the elements which would otherwise be in revolt, and postponing the day of final reckoning. It is charged that what is disbursed in charity is but an infinitesimal part of the sums obtained by the successful exploiters of human labor. Charity is represented as the amusement of the wealthy, or as a sop thrown by the favored to those whom they have defrauded.

Such assertions may have an element of truth in them. When funds are secured for any charitable purpose by general subscription it is always possible that some contributions may be received from persons whose motives are questionable. A direct investigation of the reasons for responding to charitable appeals is, in the nature of the case, impracticable. Some may give because they wish to make partial restitution for ill-gotten wealth. Others may feel that the charitable institutions which they support are a bulwark against revolution, and that their own position is made more secure by the existence of such institutions. Still others may give carelessly, merely because their means are large, and it is easier to respond favorably than to take the trouble and the possibly disagreeable consequences of declining. When due allowance has been made for all these motives, the candid student of the contributions made in such enormous sums each year for charity must recognize that not even a beginning has been made in the explanation of such gifts.

Money is given in charity chiefly from a sincere desire to help those who are in trouble. This is equally true of the money given directly to individuals whose distress is seen personally by the donor, and of the larger sums given indirectly to care for the sick and the afflicted, to aid the widow and the fatherless, and to care for and train those who must soon be dependent upon their own efforts. While it is impossible to ascertain motives directly, there are numerous indications of the nature of the interest felt by contributors, which are entirely inconsistent with any such interpretation as the enemies of charity allege. Men and women of large means not infrequently devote nearly the whole of their leisure time to the personal direction of the charitable enterprises to which they have given financial support, bringing to such service oftentimes high business capacity, sound judgment, and invaluable experience. The contributions made to charitable societies are in a very large number of instances not from superfluous means at all, but are serious deductions from income which might otherwise be devoted to personal comforts or conveniences. The greatest care is often displayed in selecting from the lists of charitable enterprises that demand financial support. If the work of a particular society to which such contributor has given shows diminishing efficiency, the contribution is quickly withdrawn and placed elsewhere. Annual reports and other indications of the society's activity are scrutinized, visits are made to the institutions

in order that the contributor may ascertain by personal inquiry what amount and what kind of service is performed.

It is true that in the pressure of modern life many contributors do not take the personal trouble to make such inquiries, and that in some quarters there is too great a readiness to put the whole responsibility upon officials or committees; but in every community there are enough who take the opposite course and who give expression to the motives which are undoubtedly shared by many of their fellow contributors, to indicate that there is little foundation for the charge that charitable donations are unaccompanied by genuine charitable motive.

Charity is far more than a palliative. It is the means by which a countless number of individuals are rescued from ignorance, destitution and crime. It is the means by which an insupportable burden is lifted from the shoulders of the weak and incapable. It is the means by which education and industrial training are put within the reach of many who would otherwise miss them. It literally clothes the naked, feeds the hungry and cures the sick. All this it may do wisely and without injury. The charitable impulse, however, does not make the human being whom it inoculates immune against human stupidity. Desirous of being charitable one may therefore do for others that which they should do for themselves, just as the teacher may unwisely perform tasks which should be performed by the pupil. That which is given away in ignorance

or in disregard of the past history and present character of the beneficiary, may be in effect a reward for wrong-doing, and may operate to discourage the development of character. All this is true likewise of that which is done in the name of education or of religion. The gist of the matter is that there is no magic in charity to obviate or modify in any way the normal results of human action. Bearing this in mind those who feel sympathy for persons who are in distress will not feel any hesitation in yielding to their charitable impulses. They will consider, however, with the greatest care what course of action should be pursued to relieve the distress and if possible to prevent its recurrence.

Giving may appear less frequently the proper course, and personal service of some kind may be more frequently of advantage. After experience has shown where the dangers lie and where lie the causes of the distress which is encountered, there will be no longer hesitation upon theoretical grounds, and there will arise implicit confidence in the utility of considerate and wisely directed charity.

In a larger social sense charity also finds justification, provided it is made an educational agency, as it always can be, and not a demoralizing influence. When a family which has been dependent upon others becomes self-supporting the entire community is benefited. The family now contributes to the social product instead of being a drain upon it. When an individual who has been a social debtor is transformed into an active self-dependent member

of society it is of advantage not only to himself but to his fellows. In a very limited view he might appear to be taking work from others and so depriving them of employment, but the work which he takes is wholly unremunerated work and he now gives an equivalent to the community for that which he obtained before as truly without compensation as if it had been taken by theft. Social progress would be enormously advanced by the transformation of all of the improvident and inefficient members of society into persons who provide for their own future and share in a product which they have helped to create.

Without charity, competition and natural selection might eliminate the unfit, but it would be with enormous waste of human life and energy which through intelligent charity may be saved and utilized. Charity reasonably bestowed does not perpetuate the unfit but transforms the unfit into that which may profitably survive. The absence of charity, which is brutality, perpetuates not only the unfit but the environment in which the unfit flourishes. When charity is absent the family of the degenerate is not smaller, but merely has a chance to develop its vicious qualities and to perpetuate the misery and the vice which it naturally creates. There is no evidence that the abolition of charity would lessen the birth rate or increase the death rate of the dependent and the criminal, but it is certain that if charity were to disappear the degenerate and the criminal would have less chance for reformation and improvement.

Here and there, without charity, helpless children would perish, but many more, for whom charitable assistance means the difference between a good chance in life and a chance under the worst of conditions, would, without such assistance, live to create a new generation of degenerates instead of contributing to the increase of the number of useful citizens. It is quite true that charity leaves many tasks of this kind unfulfilled; that the unfavorable environment of the tenement house is still allowed to put its blight upon many who, under enlightened public policy, might be rescued from it; that physical infirmities curable in childhood are not detected; that the discipline, care and training given to dependent children are not always such as would fit them best for active life; that charity is sometimes mechanical and ineffective for its avowed purpose.

Charity in its noblest conception makes large demands upon its adherents and they may fail repeatedly to meet them. Through such failures, however, if they remain faithful adherents, they will rise to great achievements which will be thrice blessed—to the individuals who receive, to those who give, and to the community of which they both form parts.

Charity has some enemies, many admirers, but comparatively few constant friends. The enemies of charity cannot make good their attack. They may misrepresent and malign it, but the only real danger in which charity stands is not from its avowed en-

mies but from others who may formally acknowledge its claims, but who from absorption in selfish ends refuse to charity its natural and proper place in their lives. There will be no need of a defence of charity if those who feel its importance will even at personal inconvenience engage in its practice.

III. THOSE WHO NEED HELP

IN the broadest sense every one needs and receives help from his fellows. Mutual interchange of services lies at the basis of our economic life and has a large place in other human relations as well. Protection in infancy, training in childhood, opportunity in youth, and, for multitudes, direction and encouragement, even through maturity, are necessities of existence.

There are few who have not even more than this general acknowledgment to make. Once or oftener to nearly all of us have come experiences in which our welfare seemed to require some definite contribution from the outside. A helping hand has been given to us by some one who was under no obligation to extend it. The opportunity of a lifetime has been placed before us; and we have not known how to make use of it. The mistake of a lifetime threatens us; but an unexpected succor from some one who might have held aloof enables us to avert its expected consequences. Our individual or family affairs have become entangled beyond our power to unravel them; but a friend has shown us the right way and at some expense, it may be of time and money, has put us into that way.

A readjustment for which we may not even have recognized the necessity is brought about by the assistance of one who has acted with our good in view. If we are ever able to reciprocate such action it will be in all probability through kindness to others who need assistance, not by payment in kind to our own benefactors.

Charity is nothing else than this same kind of assistance given by one human being to another. We are all in varying degrees beneficiaries. We may all be benefactors. Displayed in a small scale in the ordinary relations of life, we think of such helpful actions as have been described as courtesies. They are an indication of good breeding, of native kindness, rather than evidence of a conscious desire to help others, but their root is sympathy, and courtesy is only charity which has become habitual and unconscious. As all our instincts are only habitual judgments formulated many times in succession by ourselves or our ancestors, so good manners are the crystallized results of our repeated attempts to be serviceable to others.

The first and most obvious answer then to the inquiry which is suggested by the subject of this chapter is that our help is needed by all human beings with whom we come into intimate contact. The majority, however, will require of us only the ordinary social amenities. To be on the lookout not to cause them annoyance or unnecessary trouble, to give full measure of goods or service when they buy of us, to carry on our social intercourse with

good temper and cheerfulness, to contribute whatever we have of wisdom, philosophy, and poetry in our conversation, and to do our work skilfully, earnestly, ungrudgingly—with these obligations honorably discharged we shall have done well.

And yet we may be all these things and not be generally regarded as charitable. It is true that our lives will necessarily have been permeated by the spirit of charity, but the expressions of that spirit thus far outlined, because they have become so generally instinctive, are not recognized in their true character. We do these things, at least when we do them best, merely because they are the things which we do naturally—as a matter of course—not at all with a conscious purpose of making life pleasanter for others.

There remain, however, other services which are not so much a matter of course. We have to think about them with considerable care, simply for the reason that human beings have not for generations done the right thing in regard to them as a matter of course. It is indeed difficult to decide what the right thing is. We are still forming our original judgments about them. They are, however, within the range of things done for the sake of helping others. Because these services are more consciously performed; because we have the needs of the ones for whom they are performed more clearly before us; because we recognize that there is a duty devolving upon us, we differentiate these services from the others of the same kind, and think of them as

charitable. They seem to us more serious, possibly more virtuous, certainly more vital to the individuals on whose behalf they are undertaken.

Who then are the proper objects of charity? Who need help of the kind distinctly called charitable? Again the answer might be that except for the good fortune which disguises for some of us the form in which help comes to us, it would be obvious that all are or have been at some time objects of charity. We seek now, however, to distinguish those whom fortune has not thus favored, and whose needs the community must discover and meet, by methods consciously adapted to the purpose—who need help by what are recognized to be charitable means.

The destitute sick furnish us the largest number of the legitimate objects of charity, and the problem of aiding them, while by no means simple, is less baffling and perplexing than those arising in connection with many other classes of dependents. Illness may be the result of contagion for which the community at large and not the individual who is stricken down is responsible. Inability to meet the financial burden of medical care and incidental expenses of illness and to provide a substitute for the income which is reduced or cut off by illness, may not be at all surprising if all the facts of individual cases are taken into account. Disease or accident may afflict the young man before there has been any opportunity for saving. The breadwinner of a large family whose margin of saving is narrow may see it disappear entirely when illness—possibly

long continued and expensive—visits some member of his family, and even the income with which ordinary living expenses are to be met may be cut off, if it is the breadwinner himself who succumbs.

Still more obvious is the necessity for caring for aged persons who are afflicted by chronic illness and who for any reason are homeless and friendless except for the ministrations of strangers. Crippled children may be in need of surgical treatment, which would be too expensive for their parents to give, even if they are in position to provide for the ordinary necessities of life. A consumptive may be a menace in his own family and may require a different climate for restoration to health. Both for the chance of recovery for the patient and for the sake of preventing the infection of others it may be wise to enable the consumptive to be removed from his family through charitable assistance, even though there is ample income for usual living expenses. A widow may be incapacitated physically from earning a living for herself or her children, but perfectly capable of making a home for them and giving them all necessary maternal care. Such women may often be aided to the full extent of their household expenses without injury or danger. The mentally deficient whether insane, feeble-minded, or only extremely eccentric may need restraint or support.

Such are some of the most frequent recurring types of cases in which charitable help is to be given because of need caused or aggravated by illness. It

is not necessary that assistance be given by strangers in all such instances. Whenever possible a temporary loan from some personal friend, a weekly benefit paid by some society, or club to which the beneficiary has belonged and into whose treasury he has paid regular dues, or if downright assistance is needed, then assistance from near relatives or neighbors who are intimately acquainted with all the circumstances may obviate the need for any more formal arrangement. The writer remembers to have driven past a western farm house in which the head of the family, who had recently purchased the farm of one hundred and sixty acres, was lying in bed with a broken leg. A force of six or eight men were hard at work putting the finishing touches on a wire fence, built to protect a growing crop of grain. It turned out that just before the accident he had dug the post holes for the fence and had brought the wire to the place where it was to be used. Realizing that the safety of the crop would not permit the fence to await the farmer's recovery, the neighbors had turned out in a body to set the posts and string the wire. They did this without consulting the owner or stopping to inquire whether he could not have hired men to do it. Inquiry as to how general such indications of neighborly service still were in that county in the year of grace 1900, brought out the fact that the illness of an old resident, whose farm was directly across the road from that of the man with the broken leg, had led in the preceding year to the husking of an entire field

of corn, the only return for which was that the farmer's wife was expected to provide a generous dinner for the huskers, and the man himself to furnish one of the eight or ten teams necessary to haul in the corn.

Neither of these acts can be called charitable. Neither of the families approached destitution by a long way. The spirit which prompted the farmers however is one which should be kept alive in every community however great its wealth or its poverty.¹

After leaving out of account all of the cases in which, through provident foresight, or through neighborly assistance, the need for charity has been eliminated, there will still remain some in which because of illness the community must aid. Some patients may best be cared for in suitable hospitals, some may be visited in their homes by physicians and nurses, some boarded in the country, in the mountains or at the seashore, as their particular

¹The following report of a conversation between a man and wife in a tenement house while a fire was in progress affords an interesting contrast. The story is told by the wife to a newspaper reporter. The man was born and brought up in a New York tenement house and has the reputation among his fellow tenants of being "a decent enough sort of man." Ten persons were burned to death in their beds in this fire.

"I seen the fire and woke my husband up," she said. "He says: 'Wot's the matter with you? It ain't goin' to burn over here, is it.' 'No,' I says, 'but think of the poor people asleep in there.' 'Ah, go wan,' he says. 'As long as you're safe, you mind your own business and let them mind theirs.' 'Tim,' I says to him, 'them people ain't

disease may require. If the family is so situated that the entire financial burden must fall upon charity, or if the disease is such that quiet and a method of treatment not practicable at home are prescribed, removal to a hospital is necessary. This may often be decided only upon the advice of a competent physician, which advice should be influenced by many other than the merely professional aspects of the case. Among the hospitals of a great city there is a certain degree of differentiation which should be understood by those who are frequently called upon to apply to them on behalf of the sick. There are reception hospitals for emergency cases; maternity hospitals; hospitals for the diseases of women and children; isolation hospitals for contagious diseases; hospitals for ruptured and crippled; homes for chronic and incurable patients, and convalescent homes. There are also less obvious

awake. They'll be burnt to death. You go over and wake them up.' 'Ah, let 'em find it out themselves,' says he. 'Then if you won't go, I will,' I says, and I started to get up, and the baby began to cry. 'You lie down,' he says. 'D'you think I'm goin' to stay here an' mind the kids while you're meddlin' in what don't concern you? Lie down,' he says, an' with that he give me a crack on the jor, an' I was afraid to get up again. And, oh my God, I heard 'em crying out after that and seen that man jump from the top window and kill himself, and they might have been saved if he'd let me go and call 'em, for the fire was only just startin' when I seen it. After it was over an' I told him, he says, 'Well, them people ain't nothin' to you or me, are they?' and he started to hit me again. I'll have the law on him, I will, if he lays his hand to me again."

distinctions. Among the hospitals for consumptives, for example, one may make a specialty of treating incipient cases, in the hope of bringing about an arrest of the disease and possibly complete recovery. Another will admit patients in the last stages chiefly in order to make more tolerable the few remaining days or weeks of life and to lessen the chances of contagion. One maternity hospital may expect to keep the patient during confinement only, and another may have facilities permitting her to become a resident three or four months before the date of confinement and an equal or longer time afterwards. There is further the division of work between public and private hospitals, and between those which are connected with medical schools and those which are supported purely as charities. In most hospitals provision is made for free treatment, but in many, patients are expected to meet such portion of the expense as they can. All of these conditions vary in different communities and can best be studied with reference to the locality in which one lives. The problem of the charitable is to consider with due care the extent and character of the real need, to encourage all reasonable substitutes for charity before resorting to it, but when it is needed in cases of illness to see that it acts promptly, efficiently and judiciously. In cases which are curable, the object is speedy recovery, and expense and trouble to this end should be taken unsparingly. In contagion, the protection of the community is of prime importance, but this does not excuse brutality or lack

of charitable consideration for the patient. In chronic cases, besides the provision of any necessary medical care, there must be consideration of the burden imposed on the family, the possibility of partial self-support in some instances, and all the other complicating and unique features which each separate case will surely develop if fully understood.

Still another duty remains. It is that of checking any undue development of free or partially free treatment in hospitals or dispensaries. There are many motives which may lead to such over development. The desire to secure material for clinical study, and for purposes of instruction, the desire to increase the private practice of physicians who work in the dispensaries, the possibility of securing liberal contributions from the charitable public on a misunderstanding of the need, are among them. There is much to be said on both sides of this question but on the whole the demand for a thoughtful consideration as to whether in some communities we have not made access to free medical treatment too easy is fully justified.

Orphans, neglected children, and the children of those who are entirely destitute, bring to the charitably disposed their most welcome and yet most difficult tasks. The asylums, and the agencies for finding foster homes are not its full measure. Much of the ordinary relief work carried on by churches, societies and individuals is inspired by a concern for the welfare of children. Parents are often aided solely because children would otherwise suffer.

Clothing and food are often given by those who become acquainted with the children in day school or in Sunday school. Kindergartens and day nurseries are established for their benefit while they still remain under the care of their parents. Special hospitals, fresh air enterprises, lending libraries and countless other uplifting and ameliorating influences are devised, because of a desire to give the children a better chance in life than their environment seems likely to offer. The Settlements find one of their most fruitful fields of labor in the study of new forms of helpfulness calculated to improve the surroundings of the children. Clubs, classes, parties, and personal attention to individual children spring from such inquiries. Teachers become aware that their backward pupils are sometimes mentally, and sometimes physically deficient, and specialized schools for the instruction of those who are sufficiently abnormal to require them are founded. Medical inspectors are even appointed under public authority for the official inspection of public school children to prevent contagion, to discover defective eyesight, and in general to promote the conditions of sound health.

Besides these multiform agencies which are brought to bear upon children in their own families, it is found necessary to devise others to care for children who by death or otherwise are deprived of their natural protectors. The foundling is the first of these to attract attention. The helpless infant left upon the door-step or in the ash barrel,

makes pathetic, but, as experience shows, generally unavailing appeal to the community at large for the parental care which its unnatural parents have withdrawn. Unavailing because the death rate of all foundling asylums is very high—sometimes reaching one hundred per centum within the year. If a good foster-nurse can be found quickly the child's life may be saved. An institution which receives both mother and child, or which acts chiefly as an intermediary between the door-step and a qualified nurse, whether within the same house or in another, may have a comparatively low death rate and may be of great usefulness. That foundlings should be cared for, and in the way best approved as the result of experience admits of no question. Closely allied to this charitable duty is that of preventing the abandonment if possible; the duty of aiding the mother, if the child is born out of wedlock, to support herself and child as nearly as possible by her own efforts; and the duty of compelling the putative father, if he can be found, to contribute his due share of this support.

Orphan children of tender years may be cared for by relatives, or quietly taken into the homes of those who stand in some close natural relation to the children or to their parents. In these ways the fact of their dependency may be prevented from disclosing itself. There are many, however, for whom such private and inconspicuous care does not offer. The generosity of strangers must then come into play, or the community through public agencies

must assume the burden. The two remedies are in fact found side by side. Private benevolence founds infant, orphan and half-orphan asylums. Religious zeal builds sheltering folds and protectories. Societies are formed to place children in free homes in the country, to secure the adoption of the young, to find employment for those who are old enough to work, and to pay board for those who cannot be placed in any other way. There is at the present time a most interesting competition among the various methods of child saving, but no one doubts that it offers an almost unlimited opportunity for private charity, or that when our charitable efforts are multiplied many fold there will still remain for the state an important duty in caring for those who are still in need of shelter, and sustenance, and of physical, mental and spiritual training.

Widows with small children are often in need of outside help. As in all other cases this help may be supplied by relatives or by others who hold some such natural relation to the beneficiary as to preclude the idea of charity in its ordinary sense, but it is obvious that it is an unnatural burden for mothers to be obliged at the same time to earn the financial support and to attend to their home duties. Either the income earned will necessarily be inadequate or the children personally neglected. Numerous devices are resorted to in order to prevent the necessity for charitable assistance, and women who are in good health and who have exceptional energy

and capacity often succeed. The day nursery may relieve the mother of the oversight of her children during working hours, or, if they are of suitable age, they may be left with neighbors, relatives or friends. In some instances two women upon whom the double responsibility rests have combined forces and established a division of work by which one earns an income while the other looks after the children of both at home. Again the policy has been pursued of relieving the mother of the care of a sufficient number of her children to make the remaining family self-supporting. Those who are removed may become public charges or may be adopted into private homes, or they may be supported in asylums at private expense.

After all such expedients have been tried and rejected as for some reason inapplicable, there will remain many cases in which the wisest and most charitable course is to supply, either from a relief fund or from special funds raised for the purpose, a definite weekly or monthly allowance to supplement what the mother can reasonably be expected to earn, or even to avoid the necessity for any remunerative employment on her part. The mother may sometimes be in delicate health which would prevent her earning a living for herself and children but not her giving to the children suitable care if the financial income is provided. Others will be able to earn a portion of the living expenses with or without friendly assistance in securing suitable employment, and it will be necessary to make up only

the remainder. If the mother is of good character and a suitable guardian for her children, assistance should be given in her home in preference to the removal of any of the children, although there will be instances in which the welfare of the child will be promoted by a removal from the home.¹

More difficult but still within the field of charity is the case of destitute families, in which the man is in prison or in which he is incapable of supporting his family, or in which he has deserted them. If the incapacity is due to illness, accident or infirmity, help will often be required as in the case of widows with children. If it is due to inefficiency or the lack of moral qualities, charity will have an educational as well as a palliative task, and the former is none the less a duty because it may sometimes seem wellnigh hopeless.

Single men or single women who are homeless and friendless offer peculiar problems which are more often in the correctional or educational than in the charitable field, although the desire to reclaim and efficiently help those who have thus lost connection with the social and industrial world should inspire the community rather than a desire merely for self-protection.

The provision of temporary shelters which receive homeless persons free or for nominal charge is always dangerous. Even a work test attached to such shelters does not solve the problem. Intelligent dis-

¹ See Eighteenth Annual Report of the New York Charity Organization Society (1899-1900).

crimination as to the length of time for which inmates are permitted to remain, and a personal interest in individuals, extending wherever possible to a personal acquaintance with their former lives, will alone give the information upon which efficient assistance can be based. A farm colony is often advocated as a means of training those who are unable after a reasonable trial to find regular employment. It is probable that in this direction lies the ultimate solution. Accompanying such a farm colony, however, the chief purpose of which should be educational rather than correctional, there should be shops for instruction in other occupations. It is a fallacy to suppose that the broken-down and unsuccessful resident of the city can easily be made into a successful farmer, and while suitable occupation in the country can be found for a large proportion of those who are compelled to develop regular habits of industry, there will remain a certain proportion that will succeed better in trades and occupations peculiar to the city.

Such are some of the most frequent types of need which are called to the attention of charitable individuals and relief agencies. The field of charity is, however, comprehensive and extends to unexpected nooks and corners. There is scarcely any profession or calling from which there do not come occasional applicants for assistance. Clergymen, physicians, merchants, politicians, army officers are found in the long line of dependents almost as frequently as mechanics, waiters or laborers. Married

couples with and without children, widows, widowers, unmarried persons, and children are all represented by large classes. There are those also of every age who require assistance and every nationality, race and religion contributes its quota. The relief of distress, the education and training of those who are capable of such aid, the removal of those causes of distress which lie in the environment—these are the field of charity.

IV. SUBSTITUTES FOR CHARITY

CHARITY does not embody itself completely in private societies and public relief systems. While organized agencies necessarily attract attention in any formal study, since it is easier to discover them, it must not be forgotten that the aid extended by private individuals to those in distress is of vast amount in the aggregate, although usually unrecorded. Says Mr. George Silsbee Hale in the "Memorial History of Boston":

"There is, there can be, no record of the work and gifts of generous stewards of the abundance which has rewarded lives of labor; of the men whom the living recall, the steady stream of whose annual beneficence was a king's ransom; of those whom the living know, whose annual gifts are an ample fortune, or of the 'honorable women' whose lives are full of good deeds and almsgiving."

It is a question whether the unmeasured, but certainly large, amount of neighborly assistance given in the tenement houses of the city, precisely as in a New England village or in a frontier settlement, does not rank first of all among the means for the alleviation of distress. The proverbial kindness of the poor to the poor finds ample illustration in the

congested quarters of the city, even though physical proximity there counts least in the feeling of responsibility for neighbors. One of the most interesting generalizations made by Mr. Charles Booth is that, while all classes in London give largely in charity, the poorest people give the most in proportion to what they have. This is equally true in American communities. What the housekeeper and the fellow-tenants do for the temporary relief of those whose income is cut off by accident, sickness, or misfortune must be given a large place in any statement of relief systems.

Such assistance as this has many advantages over that given by organized societies. There is little probability of imposition, of excessive relief, or of relief that is ill-adapted to its purpose, such as is common in the wholesale distribution often made by public officials, and sometimes shows itself in the work of private agencies. We have no method comparable to that advocated by Rev. Dr. Thomas Chalmers for Glasgow,¹ *i. e.*, throwing the responsibility for relief entirely upon the private resources of immediate neighbors; and such a plan might prove inadequate, but as an element in the instinctive and unorganized methods by which the community distributes among its members the shock of unexpected want, informal neighborly assistance is always to be given a liberal recognition.

¹ Thomas Chalmers: The Christian and Civic Economy of Large Towns. Abridged by Charles R. Henderson. New York, 1900.

Allied with this, although upon a somewhat different basis, may be placed the professional services of physicians in their gratuitous practice, of which some falls to the share of every physician; the information and advice given by lawyers, who untangle many a snarl, and protect from many a villainy without compensation; assistance given by church members and pastors individually to their own poor, no mention of which appears upon the official records of the church; credit extended with little or no hope of payment by retail dealers, who may be nearly as poor as their customers; forbearance of landlords in the matter of rents; the advance of wages, before they are earned, by employers; and the various other kinds of assistance analogous to these. They are but one step removed from that neighborly charity which gives because of personal acquaintance. It may be said that these are professional or business relations, rather than personal, yet the underlying motive is similar. The impulse is a charitable one, and if in some instances it is a professional rather than a charitable spirit, it is a magnanimous, altruistic professional spirit, springing from the same qualities that give rise to neighborliness, friendship, and charity. It is wholly unmeasured and unmeasurable in amount. It is not to be denied that it is sometimes ill-advised and unfortunate in its results and that it often needs direction and training.

It is, however, fundamentally sound and sensible as a feature in the relief of distress. It is one of

those elastic and illusive but necessary social forces which supplement organized schemes and insure needed assistance where, from ignorance of the necessity, or from a failure on the part of those who are in trouble, to act in what might be considered the rational manner, the more systematic plans might miscarry. It is, therefore, a creditable as well as a considerable element in the relief system, and it is not the least of its advantages that it gives peculiar scope for the development of those qualities in the individual which eventually provide organized charity as well as individual assistance. Such charity as this is spontaneous in all professions and callings and among persons of all grades of income.

It might not seem amiss to enumerate in this connection, as an agency for the relief of needy families, those means of self-protection from the evil results of sickness, accident, and death which rest upon a business basis, such as benefit societies, benefit features of labor organizations, fraternal associations, insurance societies, and clubs of various kinds.¹ They are not, of course, charities, although they are of the greatest possible service in making charity in its lower forms unnecessary. If such preventive organizations covered the whole field of industry, and if personal thrift were developed to the point at which laborers did their own saving instead of paying large sums to others to do their saving for

¹ Mary Wilcox Brown: *The Development of Thrift.* New York, 1898.

them, the need for providing relief would almost disappear, as the number of needy families would be so small that relatives or neighbors would easily be found to care for them. There would still be room for both the kinds of charity to which reference has last been made, but they could be exercised to a considerable extent in higher spheres. Instead of providing fuel, clothing, and shelter, they would give increased opportunities for social, educational, and industrial advancement, and would only in rare instances need to provide the necessities of life for those who are unable to supply their own wants. Plans of insurance and self-help are not a part of a system of relief, but they are not to be overlooked as welcome alternatives.

There remains a class of special agencies which have a part in the relief of needy families but which do not administer material relief in the ordinary sense. Illustrations of these are: First, the free employment agencies, and others which, while making a reasonable charge for the services rendered, do this in such a way as to make it possible for one who is without means to take advantage of their facilities, making payment after employment has been secured and wages received. Second, day nurseries, kindergartens and manual training or industrial schools, which, either without compensation, or at moderate prices, relieve working women of the care of their children during the hours when they are employed. Third, agencies for the promotion of thrift, which provide easy means of saving small

amounts, thus lessening the temptation to extravagance and making the way easy for the safe investment of small sums.

The free employment agencies have sprung in part from the desire to substitute normal employment both for relief and for artificially created work, and in part from the discovery of abuses practiced upon those needing employment by some of the ordinary commercial agencies, which take advantage of the necessity of the poor to compel them to accept exorbitant terms. So far as the first of these two objects is concerned, the free bureaus have had very limited success. In order to win the confidence of employers, they are under the necessity of recommending only competent persons who can provide satisfactory references, but such persons can ordinarily find employment themselves. The natural result is that the lists of persons who are really placed in positions do not, to any very great extent, overlap the lists of the beneficiaries of relief societies. The natural beneficiary of the free employment agencies is in a slightly higher class industrially than the beneficiary of public or private agencies. Nevertheless both the free employment agency and those which aid with the understanding that payment be made after employment is secured, render an important service, and constitute an element in the general system of aiding those who are in distress which cannot be neglected. Some states among which are New York and Illinois, now maintain free public employment bureaus.

The day nursery in its simplest form is a home where the children may be left during the day in order to relieve the mother.¹ This is a comparatively new form of assistance, but it has speedily become popular, and its usefulness is unquestionable. Two objects have been kept in view by the managers of day nurseries: First, to provide care for children who would otherwise be homeless or without proper care through the day, because the mother is necessarily employed. Second, to enable those mothers who otherwise must stay at home to accept employment, thus obviating the necessity for relief. It has already become reasonably clear that indiscriminate aid in the form of care for children in day nurseries is nearly as objectionable as any other indiscriminate relief. To enable the mother to work when the father is lazy or shiftless or incompetent is sometimes to incur direct responsibility for perpetuating bad family conditions. To receive children whose mothers are not employed but who can scarcely otherwise keep their children from the street, seems like a natural and praiseworthy course; but experienced workers come to refuse to do this, on the ground that it removes the chief incentive for better accommodations at home. To receive children whose mother works from a mere whim or from the desire to have a little more in the way of dress or furniture is a doubtful policy, as it may

¹ The Scope of Day Nursery Work: Miss Mary H. Dewey. Proceedings of National Conference of Charities and Correction, 1897, p. 105.

become an inducement to neglect home duties.¹ The somewhat striking discovery was made by the managers of one day nursery that by providing practically free care for the children of a certain hard-working woman they were enabling her to work at rather less than market wages for the well-to-do students of a great university.

Such are the economic and social problems which are beginning to complicate the day nursery, as indeed they affect all charitable work. They are not incapable of solution. Here as in other forms of child-saving work a snare lies before those who hope "to save the child", disregarding the other members of the family. The family must be considered as a whole. Neither the child nor the adult can be dealt with separately. The managers of the day nursery who are actuated by a desire to be of real service to the families whose children are received, must in each instance face the question as to whether the family is a proper one to receive this particular form of assistance, whether the result in this particular instance is likely on the whole to be beneficial. It will often happen, as in the case of needy widows with small children, homeless children, children of sick mothers or of mothers who are obliged to work because of sick fathers, that the day nursery is a distinct blessing, offering self-help which is always, when practicable, the best kind of help.

¹ Day Nursery Work, Miss M. H. Burgess, National Conference of Charities and Correction, 1894, p. 424.

The introduction to the family which is given by caring for the children in a day nursery can nearly always be followed up with advantage by the matron or the managers. By suggestion and encouragement the attempt may be made to increase the sense of responsibility on the part of parents and aid may be given in building up a healthy, prudent family life.¹

The kindergarten and the manual training or industrial school as educational agencies are important parts of the system of public education. They are referred to here incidentally, because to some extent they perform a service similar to that of the day nurseries, caring for children who would otherwise demand the time of the mother who has had to become the bread winner. The Child-Saving Committee of the Twenty-fourth National Conference of Charities and Correction² took the ground that the day nursery, kindergarten, and manual training school are aids to child-saving which ought not to be dependent upon fitful benevolence; but that they should be placed in alignment with common schools, for the protection and culture of child life and the aid of those who toil for the support of humble homes. Public sentiment would generally support this proposition so far as it relates to the second and third of these classes, but the day nursery would still be held in all parts of the coun-

¹ Boston Charities Directory, 1899, p. 68. Description of Free Day Nurseries supported by Mrs. Quincy A. Shaw.

² Held in Toronto: 1897.

try to be a suitable object of private benevolence, rather than an institution for public maintenance and control. The day nursery is frequently associated with a social settlement, a church, or a charitable society, but it is as frequently established independently and there is now a Federation of Day Nurseries which is national in its scope.

The earliest organized effort to promote small savings was that inaugurated by the Charity Organization Society of Newport in the year 1880. Discovering that many of the poor who applied to them for relief during the winter had exactly the same income as others who lived comfortably throughout the year, through better management and greater providence, the Society secured the services of four women who volunteered to call every week from house to house to collect the small sums that these people could afford to lay by.¹ In estimating the value of this work a recent report of the Society² says, "There is the encouragement of habits of economy, foresight, and thrift among the small wage-earners of our community; there is the prevention of hardship and partial dependence on charity which would be consequent upon a winter of enforced idleness or uncertain employment; for the most of the saving is done in the summer months when the facilities for money-making are increased, and the most of the withdrawals of sav-

¹ The Saving Society; Mrs. John H. Scribner, National Conference of Charities and Correction, 1887, p. 143.

² Newport, 1899.

ings come in the winter when those who secure labor during our season are thrown out of work at its finish. There is the personal contact of our poor with the savings collectors, a contact which almost always ripens into a friendship affording opportunities for advice, comfort, and helpful suggestions in household administration."

From this beginning the system of small savings has extended throughout the country. The Penny Provident Fund of the Charity Organization Society of the City of New York was organized in 1888 and now collects annually about \$90,000 from over 57,000 depositors. The Committee of the Fund announces distinctly that it is not a savings bank, but aims to do what savings banks do not do—to invite savings of small sums, less than one dollar, from adults as well as children. Deposits of one cent and upward are received for by stamps attached to a stamp card given to each depositor, analogous to the postal savings system of England. When a sufficient sum has thus been saved, depositors are encouraged to open an account in a savings bank, where interest can be earned.

V. ORGANIZED CHARITY

THERE have been three distinctly progressive movements in the organization of private relief. One of these dates from the beginning of the present century, or earlier. This was the establishment of relief societies, which were to take the place of indiscriminate alms-giving by individuals and which were to increase the funds available for supplying the needs of particular classes which were thought to have been neglected. This movement has continued intermittently to the present time, and every year sees the formation of new societies and funds. The second was the formation of associations for improving the condition of the poor, whose functions were not to be confined to relief, although they absorbed in many instances older and smaller societies. As the name indicates, their founders expected that these associations would promote benevolent enterprises of various kinds, and they were not to deal in relief at all except in so far as this could be made a lever for the permanent elevation of those to whom it is given. They were to improve the condition of the poor. The particular business and objects of these associations, as is stated in the incorporation of the one first formed, are the ele-

vation of the physical and moral condition of the indigent, and, so far as is compatible with these objects, the relief of their necessities.

Unfortunately these objects were seldom kept as clearly in view as they were at the time when the first societies were founded. At the end of the seventies, they had become for the most part simply relief societies, and often their administration of relief had fallen into routine methods and was far from contributing as much as it should to the elevation of the physical and moral condition of the indigent. There were then in many cities, under various names, voluntary general relief societies, professedly ready to undertake any sort of humane task within their ability.¹ Little use was made of voluntary friendly visitors, and consequently organized relief, if it accomplished its purpose of aiding the destitute, did not educate the charitable public in intelligent and discriminating relief methods. Public out-door relief was in many places lavish and its administration careless, extravagant, and, in some instances, corrupt. There were no adequate safeguards against deception, no common registration of relief to prevent duplication, and private almsgiving while it was profuse in meeting the obvious distress, was admittedly and wholly inadequate in meeting situations which require generous financial contributions and long-continued and

¹ Report of the Committee on History of Charity Organization: Charles D. Kellogg, Twentieth National Conference of Charities and Correction, 1893.

persistent personal attention. To meet these recognized evils and the lack of co-operation the charity organization societies, one of which had been successfully in operation in London, were proposed by those who were considering possible remedies.

The essential features of this third movement, which distinguished it, not because they were novel ideas, but because they were worked out for the first time consistently, and because the societies have clung to them with steadily increasing faith in their potency, are as follows: First: *Investigation*. In modern organized charity this has come to mean something more than it had meant for those who had proclaimed the necessity for discriminating between the deserving and the undeserving. Investigation is not solely or even primarily for the purpose of thwarting the expectations of imposters. It is not even merely a device for preventing the waste of charity upon unworthy objects, in order that it may be used for those who are really in need. Investigation is rather an instrument for the intelligent treatment of distress. It is analogous to the diagnosis of the physician, who does not attempt to treat a serious malady from a glance at its superficial indications, but who carefully inquires into hidden and early manifestations of the disease, and seeks to know as much as possible of the complicating influences with which he must reckon in effecting a cure. Investigation, therefore, while it should never be inconsiderate, or blundering, or heartless, must be painstaking, conscientious, and

honest. It will exclude irrelevant gossip, but will embrace a close scrutiny of the actual facts, its aim being not to enable the investigating agent to affix a label of worthy or unworthy, but to determine what help can be given, from what source it should come, and how these agencies may be brought into definite and hearty co-operation.

This kind of investigation has been developed as one feature of organized charity. Its possibilities have been only gradually unfolded. They are realized only gradually in the experience of individual workers. Investigations made at the outset, even by one who has thoroughly grasped the principles involved, are certain to appear to himself, in the light of later experience, to be either superficial and inadequate, or crude, mechanical, and unnecessarily elaborate. A bad investigation may be either too full or too meagre, or it may be neither.

The investigation is made not for its own sake, but as a necessary step in the careful and adequate remedy of the defects or misfortunes that have brought the applicant to seek relief. In the majority of cases, however, if the investigation is wise and complete it will reveal personal sources and facts which will enable the situation to be met without calling in outside aid, and in this way, in a large proportion of instances, investigation might be said to become a substitute for relief.

The second fundamental characteristic of organized charity is its insistence upon *co-operation*. By this is meant not merely agreement among various

societies and organized agencies upon general plans of co-operation, but rather co-operation in dealing with individual cases of distress upon the basis of the facts ascertained by investigation. It involves, in other words, acceptance of the plan of relief which is calculated to remedy the defects or to supply the deficiencies that have been discovered. This may mean that each of the co-operating individuals or societies shall supplement the efforts of the others by contributing a part of the money or work needed; or it may mean that they will agree to a division of work, each leaving to the other a part for which its facilities are adapted; or it may mean a division of the cases to be dealt with, each agreeing to leave entirely to the other certain classes of individuals or families whose needs are to be studied and adequately met by the agency to which they are assigned.

One of the simplest forms of co-operation is that between the church and the relief agency, secured by either directly from the other in the case of a given family, or secured by the agent of the charity organization society from both. In this co-operation material needs should be supplied by the relief agency, and the church should provide the necessary spiritual oversight and the necessary formative influences for the children, and, if necessary, reformatory influences for older members of the family. It sometimes happens that the family has no need of reformation, that it contains within itself all the necessary resources for education and training,

while the financial income alone is lacking or insufficient. Even under such circumstances the companionship of new friends may not be amiss; consolation in sickness or trouble, encouragement in periods of unusual difficulties, enlargement of social opportunities, may all be entirely appropriate.

But in most cases besides this agreeable and comparatively easy form of friendly visiting, there will be a need for the performance of sterner tasks. Habits of intemperance, shiftlessness, and foolish expenditure will need to be broken up. Downright ignorance and stupidity will need to be overcome. It is necessary to give wise counsel concerning employment and to suggest readjustment of domestic arrangements. Such suggestion and instruction from one who has succeeded in life proffered to those who are less successful might easily become an impertinence and would ordinarily be resented, except from those who are already on an intimate footing. Application for assistance, however, when made either to an individual stranger, or at the bureau of a relief agency, is in itself a confession of complete or partial failure in the industrial struggle, and, although it may be accompanied by no personal fault, it opens the door for demanding complete confidence as to all the circumstances which have caused the partial or complete failure. Such application is ordinarily made for the first time only at some crisis in life which makes confidence easy, sweeping away the ordinary barriers of reserve. The friendly visitor, whether supplied

by the church or directly by the charity organization society, must appreciate the value of such opportunities and utilize them to gain an insight into the source of the new neighbor's troubles, laying here the foundation for helpful personal relations which are to be continued until the causes of the dependence have been removed, if they are removable, or until the plan for supplying any necessary deficiency of income shall have been thoroughly worked out and put into successful operation.

The working out of such a plan involving, as we have seen, investigation and co-operation—of which one element should always be friendly personal interest, and another oftentimes temporary or continuous material relief—the working out of such a plan and carrying it through, with the aid of the friendly visitor, of the relief agency, and, not least, of the family or individual to be helped—the working out of a definite plan for meeting the precise difficulties to be overcome, and the long-continued personal oversight which such a plan involves, is what is meant by the organization of charity, and it is the peculiar task of the charity organization societies, or of the relief societies and individuals that do their work on behalf of the needy in accordance with the principles of organized charity.

A special service rendered by the charity organization societies, so important that it may be described as the third essential feature of the movement, is the provision of a central registration of the relief work of such societies, churches and in-

dividuals as voluntarily make use of the bureau established for this purpose. No community has succeeded in obtaining a complete registration of what is done for the destitute but in many instances all the important organized charities regularly report to the bureau and receive in return information as to what is done by other agencies for families in whom they are interested.

Even if there are not formal reports from the relief societies, the registration bureau of an active charity organization society gradually accumulates the information that is of value concerning nearly all of the families asking for relief and alms, certainly concerning those who are known to two or more relief agencies. This information is obtained in the course of the investigations made by the society when application is made at its own office or to individuals, churches, and societies who request an investigation by the society. The ideal plan, however, is undoubtedly for the registration bureau to receive this information directly from the relief agencies with the understanding that it is confidential and is to be imparted only to those having a legitimate interest.

One axiom upon which it has been necessary to insist, obvious as it seems, is that relief must be efficient and adequate. Indiscriminate almsgiving practiced through the centuries seems to have obscured certain elementary and extremely obvious truths. That giving money or the necessities of life without return to persons who are leading

vicious and useless lives is in effect manufacturing vice and degradation; that it is a travesty upon the name of charity to give a dollar which by barely sustaining life for a short time outside a suitable institution will frustrate the efforts which friends already interested in the beneficiary are making to induce him to accept decent shelter and provision of the necessities of life within such an institution; that the giving or withholding of relief should be decided primarily with reference to its probable effect upon the one to whom it is given, and that relief should not be given which is directly harmful, in the vain hope that it will in some way promote the personal salvation of the one who gives; and finally that charity remains a duty even though one may have made many mistakes in its ministrations, are among these elementary truths.

It is far easier to drop into slipshod methods of administration than to maintain a high standard of real efficiency. It is easier to decide to give half a ton of coal to all of the "deserving" families making application for it than to deal intelligently with each family, giving in some instances, when it is right to do so, several tons of coal, and in other instances merely a bucketful until other and really adequate means are found of relieving the real or apparent distress, and in still others, where it may be done without too much danger, leaving the applicants to learn by personal privation the necessity for saving from even a meagre income sufficient for the purchase of fuel and of other necessities. When the city gives

a pension of fifty dollars a year to all of the indigent blind who have resided in it for two years, it affords a shining example of inadequate relief. The indigent blind can no more be thrown into a general class and treated in a wholesale manner than can the indigent who have lost one eye or those who have failed in the management of fruit stands. The principle upon which organized charity insists is that relief must be adequate in amount, however large the number of persons or agencies that must unite to provide it; that it must be adapted to its purpose, for example, not consisting of broken food if the need is for a shovel to enable one to take work; that the miserable habit of finding petty excuses for acceding to the wishes of the applicant against the real judgment of the one who makes the decision must be absolutely abandoned. A case record which fell into the hands of the writer recently tells the story of four generations of dependency caused directly by the character of the persons constituting the three generations which had reached maturity. An agent, to whom these facts were or should have been known, calling at the request of some citizen who had referred the case, gave groceries upon the first visit, entering upon the record: "Family seems unworthy. Gave groceries because family lives in basement and father attempts to provide otherwise." There was no explanation of what "otherwise" meant, but it could truthfully mean only otherwise than by honest labor, and the action of the visitor is another instance of inadequate relief.

Organized charity in the larger towns is usually, but not necessarily, represented by a society known by some such name as the charity organization society, or the associated charities. It may be represented only by individuals who accept its principles, or by a relief society, or an association for improving the condition of the poor. Organized charity has been defined by the General Agent of one of the latter agencies as "the association of individuals seeking in an enlightened way, through an experience gained in common, to encourage, develop, and control that impulse of the human heart which impels the individual to aid those whom he believes to be in distress."¹

In a few instances the lethargy and inefficiency which twenty years ago characterized the relief societies and the associations for improving the condition of the poor have been entirely shaken off, and their administration is now characterized by energy and a progressive spirit.

In general, however, during the past quarter of a century, it is the charity organization societies that have most strenuously advocated and most consistently practiced the principles of organized charity. These societies are themselves not exempt from the danger of demoralization. They are liable to precisely the same danger as relief societies, associations for improving the condition of the poor, and individual citizens who desire to be charitable. In-

¹ The Uses and Limitations of Material Relief: Frank Tucker. *The Charities Review* for August, 1900.

vestigation may become with them as with others a perfunctory and meaningless thing. For co-operation in its proper sense there may be substituted an easy acquiescence in suggestions made by other societies or agencies whether they are sensible or not. Relief for which they are responsible may become routine, inadequate and inefficient. If the best societies have kept free to a considerable extent from these dangers, and have constantly renewed the high standards and the intelligent methods which, as we have seen, have characterized other movements for the better organization of charity as well as their own, this happy result is due in a very large measure to the single fact that they have not themselves directly disbursed relief. As an investigating and relief obtaining agency, it is constantly necessary for the charity organization society to justify its decisions to others to secure their assent and to win their approval. As an agency for promoting co-operation, it is necessary for the society to appeal strongly and convincingly to all branches of the charitable public. It has little temptation to become sentimental and its work can be kept upon a basis of broad common sense, honest dealing with facts at first hand, maintaining a due proportion between various kinds of charitable needs, and shunning those forms of charitable activity which win easy but fleeting popularity. Even those who are not attracted by the ideal of charity organization societies because they do not fully understand it, nevertheless pay a tribute to their insistence upon

high standards, to their thoroughness of method and their uncompromising refusal to applaud enterprises which are called charitable and in which the promoters have great faith, unless they are really of advantage to the poor.

Of course such a position as this in the community is not in the long run an unenviable or even an unpopular one. In some of the older cities it is noticeable that many who were once hostile to the charity organization societies have become cordial, and that attacks upon them have been less frequent; while in many of the cities in which societies have more recently been formed they have escaped the misunderstandings and controversies which had seemed inevitable. The controversies, however, have not always arisen from a misapprehension of the objects and methods of the societies. Pursuant to their aim of bringing about better organization of the charitable work of the community, they have often encountered antiquated, mismanaged and in some instances wholly dishonest so-called charities, and it has been a part of their duty to expose these false claimants upon the generosity of the public. Unfortunately very respectable citizens who have carelessly allowed their names to be used in connection with enterprises about which they knew little or nothing have sometimes been affected by these exposures, and while there are instances in which they have immediately joined in the attempt to correct abuses and punish serious offenders, there are other instances in which they have been led by personal

resentment to attack the agency which is responsible for allowing the facts to be known, rather than the evils in question. Besides the enemies which have arisen in this manner, there are many excellent people who are unable to agree with the decision reached by the societies in regard to the treatment of particular cases of destitution in which they are personally interested. They are disappointed that some other course has not been followed, and they refuse to credit the sincerity of the society in its different view, or even neglect to ascertain what the divergent view really is. In any given case the representatives of the society may form a mistaken judgment and the one who feels that he has a grievance against the society may be entirely in the right as to the course which should have been taken. It is, however, probable that the number of persons who from disappointment or resentment at the action taken, or the failure to act, may finally become considerably greater than the number of mistakes made by the society would warrant, and a few discontented citizens may easily establish a general public opinion unfavorable to the methods and practice of the society. All this is to be obviated only by tact in explaining the reasons for the particular decision made, and a perfect readiness to discuss the questions involved with any who have a legitimate interest in them. Coupled with this, however, there should be, and to an increasing extent there is in fact, a persistent and reiterated emphasis upon the constructive and positive sides of the work of the

charity organization societies, and repeated demonstration of the actual value of the results obtained in individual instances.

Attention may be called finally to a very important distinction between the charity organization societies and other organized relief agencies, and in this connection the experience of the Boston Provident Association, the New York Association for Improving the Condition of the Poor, and the Chicago Relief and Aid Society in the matter of volunteer visitors is of interest. In each case volunteer visitors were formerly employed, and in each case as a means of promoting efficiency in the disbursement of relief such volunteer service was discontinued. The charity organization societies, however, have increased rather than diminished the proportion of their work that is done by unpaid volunteer workers. It is difficult to conceive a successful charity organization society working on any other plan. This is precisely because their object is the organization of charity, in other words the education and training of the charitably disposed individuals, the men and women who are willing to give either time or money, or both, for the relief of distress.

The charity organization society undertakes a more difficult task than the direct relief of distress. It is to insure that the limited amount of charitable work which any one society may perform shall be done in such a way as to train the volunteer who co-operates in doing it. It is not too much to say

that the chief aim of the charity organization society is to improve the charitable method of the general public. Its aim is to help the poor, but to do this by persuasive teaching, and, so far as public opinion can accomplish the result, by compelling the pastor, the church worker, the business and professional man, the volunteer of every description, to help the poor in wiser and more effective ways. This is fundamentally for the sake of the poor and not for the sake of adding to the comfort or well-being of the well-to-do. It does the latter incidentally by making their charitable donations accomplish more real good and adding the satisfaction which always accompanies work intelligently performed. The distinction made by Mr. Edward Frothingham is, therefore entirely sound.¹ A provident association whose sole aim is to help the poor directly should rely upon professional agents. An associated charities whose chief aim is educational must have its corps of friendly visitors² and must win the co-operation of those who do not in any formal way enrol themselves as workers of the society. Whether it does this or not is one of the tests of its success. There are many different kinds of work which friendly visitors may do in all of which the training that is desired may be secured.

What has been said will indicate the natural divi-

¹ "One of Boston's Great Charities," in the Prospect Union Review for March 6, 1895.

² What is Charity Organization? Miss Mary E. Richmond. The Charities Review for January, 1900, p. 496.

ion of work between an association for improving the condition of the poor and a charity organization society if both exist in the same city. To the former will naturally belong the relief of the necessities of the poor so far as is consistent with the improvement of their condition, and within its scope will also lie numerous forms of beneficent activity, determined by the social needs of the time, and limited only by the financial resources entrusted to the association by the community and by the capacity for management shown by those who direct its policy. Such an association may properly investigate its own applications for relief, or may adopt some method of co-operation with the charity organization society by which the latter will do this work. The charity organization society, however, should seek no monopoly of investigations, and if the decision as to treatment rests upon the association for improving the condition of the poor there are distinct advantages in having its investigations made by its own agents. The task of the charity organization society will be that of maintaining a registration bureau, investigating all applications for assistance made at its office or referred to it by others, forming a plan for the adequate treatment of each case, securing the necessary co-operation, moral, educational and financial, in carrying this plan into operation, organizing relief in individual cases when relief should come from various sources personal to the applicant or otherwise, and finally by the employment of the spare hours of all who are

willing to do any amount of charitable work, gradually improving the character of all charitable work done in the community. This is more difficult and in many instances far more discouraging work than that of disbursing relief. It is for this reason that a wise worker has said that "charity organization is not a work to which any man should put his hand unless he is prepared to give to it some measure of devotion." It is hard work, requiring time and thought and patience and judgment. It is absolutely necessary work, and the merit of the charity organization societies is that they have not merely talked about it but have provided a practical and definite plan by which it can be, and which in a large number of communities has been in a very notable degree performed.

It will not be necessary to describe the form of government and of organization prevailing in the various societies,¹ but there is one feature characteristic of all except the smaller societies. This is the district committee, through which the constructive work of the society on behalf of needy families is done. In the smaller societies where it is not necessary to divide the territory to be covered into districts there is nevertheless usually a committee whose functions are identical with the district committee of the larger societies. The functions of the district committee cannot be better described than in the following paragraphs from the pen of Mrs.

¹See Appendix I for model constitution of a charity organization society.

Charles Russell Lowell upon whose initiative the New York society was founded and who has contributed more to the theory and to the practice of organized charity than any one else in America.

"The reason for the formation of 'district committees' is to arouse a local interest in the work, and to break up the great city into what Dr. Chalmers calls 'manageable portions of the civic territory', because these smaller divisions appeal more strongly to the imagination of the worker than the whole can possibly do. To quote Dr. Chalmers again: 'There is a very great difference in respect to its practical influence between a task that is indefinite and a task that is clearly seen to be overtakable. The one has the effect to paralyze, the other to quicken exertion.'

"The first condition of an ideal district committee is, then, that it should have a domain not too large in which to work. Further, that it should be composed of residents in that domain who unite together to take charge of its public interest and to help such poor persons as are found, after inquiry, to need help. Its special functions are, to destroy pauperism within the boundaries of the district, and also to concern itself with all measures that will make the life of persons, not paupers, but suffering from poverty, more bearable.

"In dealing with individual cases of pauperism and of poverty the main characteristic of its work is that it endeavors to find adequate relief for each

person—that is, it seeks to cure and not to alleviate distress that appeals to it for aid, and as almost all distress of the kind that does appeal to strangers for aid is of a kind that has its cause in some defect of character, the building up of character is (or ought to be) one of the first objects of a district committee in all its relations with individuals. It is because this character-building is the distinctive feature of the committee's dealings with individuals that what are called 'Friendly Visitors' are of such tremendous importance, for it is only individuals who can influence individuals. There cannot be the slightest taint of mechanism or officialism in this work—and for every miserable, weak, hopeless person or family there ought to be a helping, strong, wise person to undertake their education.

"The object of the district committee is to make itself a meeting place for all workers from churches and charitable societies in its district in order that co-operation among them may be a living reality. There are weekly meetings to consider the best way of helping those needing help, and at these the 'Friendly Visitors' are advised and it is decided where and from whom any 'temporary relief' needed in each individual case is to be obtained, whether from a society, from an individual, or from the employers and relations of the person in distress, for the district committee has no relief funds of its own, and is forbidden to have them.¹

¹ This is the rule of the New York and Baltimore Charity Organization Societies and of the Boston Associated Char-

“ In order to accomplish its objects the district committee must ‘ point to higher paths and lead the way ’ in charity, and constantly seek to influence more people to work with it. In all parts of all cities in these modern days there are plenty of people who are trying to do good to the poor, members of churches or societies of various kinds, who are full of sympathy with suffering and who desire to relieve the sufferers. Unfortunately, however, they are often too ignorant to know that they are ignorant—they think that what appears on the surface is all that exists, and it seems to them sheer folly and hard-heartedness for any one to say that there is any harm or any danger of harm in giving food to people who say they are hungry, in supplying clothes to children who come begging to them in scanty garments, in giving money to women with wailing babies in their arms. They know nothing, it would seem, of human nature, or of experience, and they cannot imagine that children should be sent out naked and hungry into the cold streets for the purpose of gathering in money from the pity of the passers-by, and that this very giving is the cause of the misery the giving vainly tries to cure, and that the way to cure is much more difficult. Therefore it is the office of the charity organization society and of its district committees to instruct all such well-meaning persons, who long to do good, but do not know how, to beg and beseech them to come together

ties. The London Society and some of those in this country follow the opposite plan.

and listen to facts, and learn how to do the work they have undertaken. There is plenty of experience to appeal to. Every one, all over the civilized world, who has given earnest thought and effort to the study of how to help poor people, how to cure pauperism, and how to lift the degraded out of their degradation is absolutely agreed as to methods.

"It is a most encouraging and inspiring fact that there is no diversity of opinion among those who have experience and who have accepted their experience with open minds. The universal conclusion is that the only way to lift the body is to lift the soul first; 'Seek ye first the kingdom of God and His righteousness and all these things shall be added unto you.'"¹

The advantages of organization in charitable work are as apparent in the smaller cities and towns as in large cities. Some of the most progressive and useful societies in America are to be found in cities with a population of less than 50,000. Glasgow in Scotland and Elberfeld in Germany while still cities of very moderate size became pioneers in important reform movements. There is much to be said in support of the proposition that a small city offers the best opportunity for testing new ideas, and realizing an approach to ideal social conditions. Whether this be so or not, certainly no one need hesitate to

¹ Report of the Committee on District Work. Seventeenth Annual Report of the New York Charity Organization Society, pp. 32-34, New York: 1899.

apply the principles of organized charity to the community in which he may reside, whether it be urban, suburban, or rural. In an appendix to this volume the draft of a suggested constitution is given for a society such as should be formed in every town and city. If greater informality is desired the plan may be modified by the omission of such features as are not considered applicable; but each section should be considered with due care since difficulties may be averted by reaching a tentative decision in advance upon all such questions, subject of course to modification in the light of experience.

VI. VOLUNTEER SERVICE

IN discussing the place of volunteer service in the practice of charity, we may profitably begin by considering what needs are really greatest in the dependent members of society, that we may thus form some idea of the relative social values of the various forces at work for their benefit.

Is the problem of destitution chiefly economic, or religious, or social? If it is chiefly economic what is its exact character as an economic problem, and what part, if any, may social and religious influences play in its solution? There are those who assert roundly that the sole need of the poor is that the well-to-do should get off their backs and give them a chance. There is no need to be frightened at, or to criticize this position merely because it is radical. It does not matter how radical a remedy is so that it is sound. A remedy that is radical, *i. e.*, one which goes to the root of the matter, is always to be preferred. What is objectionable in this revolutionary doctrine is that it is not sound or accurate as an analysis of the trouble. There are spots here and there in which those who have great privileges escape a just accounting for them, to the injury of the poor and of the community as a whole, but this is

no explanation of pauperism or poverty, and throws very little light indeed upon the individual failures and the unfortunate accidents which give to the charitable their gigantic tasks.

In the eighteenth century, and well on into our own, there was a prevailing school of thought that found all the explanation for misery and social inequality in the oppressive burden of government and its accompanying social institutions. Take off the burdens, was their urgent cry. Man by nature is progressive, intelligent and good. He has been held down. Remove all these artificial restrictions. Let human society be left free to work out its own salvation, and all the woes we deplore will silently disappear. *Laissez faire, laissez passer.* Let everything alone, and there will be no trouble. This, too, is fallacious and in practice of no value to those who care about the outcome.

The best thought of those who desire social reform and improvement is now crystallizing in the idea that liberty—social freedom—is not a state of nature, but a positively created condition in which the most active vigilance on the part of the community is needed to destroy new, dangerous growths, and to keep the field constantly clear for the natural and fruitful plants of enterprise, industry and honorable toil.

The economists have led us to expect much from mechanical invention, progress in the arts, improvements in production, cheapening of goods, cheapening of transportation—enabling the things we need

to be carried from a distance and ourselves to live at a distance from our work, or to change our location when our work requires it. It is well not to undervalue the contribution to human welfare made by industrial progress. Such progress has helped the poor more than the rich, and the great body of the people who are neither rich nor poor, but who live on weekly wages, more than either.

But it would seem that a point has been reached at which increased prosperity and welfare will in the future rest largely upon changes in another field. It is not the amount of wealth we produce but the use we make of it that is of the greatest consequence. It is our standard of living, rather than our mental or muscular power, that determines whether or not we are to be prosperous. It is not the factory that is of the very greatest importance but the home. It is not our productive efficiency but our intelligence as consumers that decides for us whether we shall live and prosper, or lose ground and perish.

If a community suddenly comes into new possessions, gets control of gold mines, builds a railroad, invents a new machine, or moves into more fertile territory, it is by no means certain that it will be better off as a result. Whether it will or not depends upon whether its standard of living is high and improving or low and stationary. The new wealth may mean temptation, debauchery and loss of vitality, and so loss of real wealth; or it may mean better schools, more libraries, more beautiful homes, more comforts—an increase of real wealth.

A similar diversity of experience may befall different families in the same community. Those families which have a high standard will profit by increased opportunities, while those who have not will find that they have lost ground and that the gulf between themselves and their more fortunate neighbors is wider than ever.

There are then two distinct ways in which we may increase prosperity. We may make goods more cheaply by improving our productive processes, or we may make better use of what we have produced, which will involve our making an ever better selection among the things which we are able to buy. Speaking generally and with many reservations and exceptions the first is man's work the second is woman's work. The mill, the factory, the railway, the mine and the farm are man's domain. But the home, where all the fruits of human toil are at last enjoyed, is woman's realm. The great opportunities for advance and improvement in the immediate future are in the field of wealth consumption, or use, rather than in the rougher and better known field of work and industry. What shall we eat, how shall we select and prepare it? What shall we wear? With what furniture and decorations shall we surround ourselves? Shall we live in flats or houses—in the center of the city or in the suburbs? Health, sanitation and the water supply, kindergartens, schools, books, newspapers, music, travel, these are, strictly speaking, the important matters, rather than wages, strikes, stocks, franchises,

money, foreign possessions—important as these also are.

If this is so for the community as a whole, it is pre-eminently true of our poorest brethren. By so long a route—but no longer than was necessary to make the point clear—we come back to our peculiar problem. We labor for the real good, the permanent and lasting good of those who falter in life's keen struggle and fall behind. What then shall we do for them? Find work, has perhaps been the most confident and most persistent answer. Give relief in work, not in alms. Excellent so far as it goes, but the other half of a really radical answer is: Help them to create better home environment. On this side lies the difficulty in the great number of cases.

Whittier's description of a home among the New Hampshire hills may be recalled. Although he sings of a country mountain home the city also may appropriate his lines, for a girl from the town was its creator:

On either hand I saw the signs
Of fancy and of shrewdness,
Where taste had wound its arms of vines
Round thrift's uncomely rudeness.

Taste and thrift are the essentials of a home whether in a compact city flat or on the wind-swept, sunlit hillside.

How shall they be developed where they are not? There is but one way:—by the all-compelling and

God-given power of personal friendship. In the schools we may teach something of color and form and neatness, but there is need for an influence that will reach adults also. It is a deceptive philosophy that turns the back upon parents as hopeless and proposes to save the children. We can not save children separately. We must reach and save the family as a whole, and we must do what we do in undisguised and unaffected friendship for the family as a whole.

The friendly visitor, the visiting friend, whether she have any technical designation or not, and whether she be formally enrolled anywhere as a part of a corps of friendly visitors or not, is unquestionably the most essential element in social amelioration. Let Whittier again in the same poem from which we have quoted, describe her:

Flowers spring to blossom where she walks
The careful ways of duty;
Our hard, stiff lines of life with her
Are flowing curves of beauty.

Our homes are cheerier for her sake,
Our door yard brighter blooming,
And all about the social air
Is sweeter for her coming.

Unspoken homilies of peace
Her daily life is preaching;
The still refreshment of the dew
Is her unconscious teaching.

And never tenderer hand than hers
Unknits the brow of ailing;
Her garments to the sick man's ear
Have music in their trailing.

Her presence lends its warmth and health
To all who come before it.
If woman lost us Eden, such
As she alone restore it.

Friendship in the sense in which it has social value, is an outgoing affection, wholly and entirely disinterested. It consists, as Henry Clay Trumbull says,¹ in loving rather than being loved; in being a friend rather than in having a friend; in giving one's affection unselfishly and unswervingly to another—not in being the object of another's affection. Where there is such friendship, coupled with an intelligent consideration of what the welfare of the family which one befriends most requires, there is the beginning of hope and prosperity. It becomes possible to give good advice and to get it accepted. There is a Sanscrit proverb:

The words which from a stranger's lips offend
Are honey sweet if spoken by a friend.
As when the smoke of common wood we spurn,
But call it perfume sweet with fragrant aloes
burn.

¹ Friendship The Master Passion. Philadelphia, 1894.

We are speaking of the plain, common sense practical value of friendship, not of some ethereal and impossible quality. As Emerson says:¹ "I do not wish to treat friendships daintily, but with roughest courage. When they are real they are not glass threads or frost work, but the solidest things we know."

Such friendship as this, that will seize upon a family when an opportunity offers, either because the children are in one's kindergarten, or because the father or mother has appealed for help, and so given an opening, or because one has business or social or religious relations that justify it—friendship that persists through discouragement—is the strongest social agency at work in society. It may spring from a social settlement or a church, or a business house, but also from any home in which there is a man, woman or child capable of friendship.

It is sometimes said by those who are not in sympathy with the system of friendly visiting as a feature of organized charity that such relations as these cannot be deliberately inaugurated, but can only arise when there is a natural social or industrial tie. It is pointed out that an employer may, under favorable circumstances, become acquainted in this way with the families of his employees and may exercise a beneficial influence over them. Women who employ a laundress or seamstress may, it is alleged,

¹ *Essay on Friendship.*

legitimately interest themselves in the domestic affairs of those with whom they thus have earlier relations, but it is not conceivable that such relations should be deliberately created with strangers. The answer to this criticism is that the facts do not justify it. Hundreds of instances may be cited in which a friendly visitor whose introduction came through a charitable interest has stood loyally by the family or individual whom he has befriended through many years of intimate and mutually profitable acquaintance. It is by no means true that friendships are possible only among those of precisely the same walks in life. Hear Emerson again:

“I much prefer the company of plow boys and tin peddlers to the silken and perfumed amity which celebrates its days of encounter by frivolous display, by rides in a curricle and dinners at the best taverns. The end of friendship is a commerce more strict and homely than any of which we have experience. It is for aid and comfort through all the relations and passages of life and death. It is fit for serene days and graceful gifts and country rambles, but also for rough roads and hard fare, shipwreck, poverty and persecution. We are to dignify to each other the daily needs and offices of man’s life and embellish it by courage, wisdom and unity. It should never fall into something usual and settled, but should be alert and inventive and add rhyme and reason to what was drudgery.”¹

¹ *Essay on Friendship.*

The relation must be sane, sensible and unpretentious. It must take account of such homely facts as that which came from a butcher, whose trade is almost entirely among weekly wage-earners, that he had noticed a regular cycle among them, completed each time within the week. On Saturday night and Sunday and Monday the expensive cuts that were to be had were wanted by everybody. Their ideas kept going down steadily during the week, until on Thursday and Friday the house-keepers, whose stock of money was near exhaustion, satisfied themselves with anything that would make up into a stew. This is not so extreme as the case of a starving family that was relieved during a snowstorm with the munificent cash sum of four dollars, whereupon they spent one dollar for food, another for drink and the remaining two dollars, as the father said, in buying "a pup for de kids to play wid." This illustrates in a crude but concrete way what the task is that lies before the candidate for a friend's laurels.

The friendly visitor who has had experience and training is of course much more useful than one who has no capital except charitable interest and zeal for personal service. The district committee or the visitors' conference of a charity organization society or associated charities is the best of all places to gain the training necessary to useful service. In such a conference the inexperienced may seek advice and all who are puzzled may present their difficulties for the counsel of their associates. The col-

lective wisdom of even a small group of earnest workers is likely to exceed that of any of its individual members. This is more certain to be true when, as usually happens, the visitors approach their work from somewhat different points of view and have had varied experiences. It has been suggested that volunteer charity workers should always put themselves under the guidance and do their work in subordination to a professionally trained and experienced expert. This, however, is to reverse the natural order. The professional expert should rather be the agent of the group of volunteer workers, supplementing their efforts, gaining information which it may be impossible for them to secure, but not necessarily directing or supervising their activities. The spirit of charity is inconsistent with a practice by which paid agents usurp the place of the charitable individual. It is not an unreasonable test of the success of the agent whether he increases or diminishes the amount of fruitful volunteer work done in the community.

Organized schemes of relief, investigation, and interchange of information are all excellent in their place but they do not perform the educational work which belongs to the individual worker and which will come from the results of his effort or not at all.

If this seems discouraging or difficult there is the solid fact to stand upon that the work must be done and that there is no short cut to it. We can not substitute any big social scheme for the necessary educational work which a higher standard requires.

If it were a question of production we might invent a machine for it, but since it is a question of consumption, it involves careful training and the opening of the eyes to a thousand little things, one after another. It is a problem of gradually substituting thrift, taste, a good use of income for carelessness, shiftlessness and ignorance. Not the lack of income, but the foolish use of income is the trouble. It is true that there are places where the trouble is lack of income, that there are exceptional families in which there is not sufficient wage-earning power, and that the income of such families must be supplemented, but that is not the trouble with any very large proportion of our very poor. Trace it back to its source in the years before the crisis which makes the family actually dependent has come, and we shall find it in the failure to make sensible use of the income which was enjoyed,—a failure to hold the balances between the actual needs of the present and the probable needs of the future, between the need of the children for clothes and their need of industrial training, between the demands of the appetite and the demands of the higher nature.

The errors of the poor as a class are not more serious in these respects than those of the rich. It is simply that the consequences are more serious. The interesting discovery has been made that the poorest classes in London spend relatively more of their income for reading matter than do the wealthy classes, and also that they spend more in charitable relief. A true friend of a wealthy family will work

as zealously to give them a higher standard as a friend of the poor will labor for the same end with them.

The social value of such friendship as we have been trying to describe lies in the fact that one who knows and has helped in such ways one or more individual families is of some real social service when questions arise in which the welfare of the poor is at stake. He can speak intelligently, because he knows where the real difficulties lie. Inspection of food, protection of life and decency by good building laws, the cleaning of the streets, protection from disease, the building of school houses, the opening of parks and playgrounds—all these have a new significance for him who, in his own family and in the families of his personal friends, has discovered by an attempt to improve their habits of life what obstacles are encountered in existing conditions. One man who has been made indignant by the neglect of the community to provide protection for the little ones of a family which he has befriended may be worth more to the community than ten abstract philanthropists.

One word may be added as to the effect upon those who share such friendships in their relations to each other. Co-operation is another name for this mutual relation. The *Memorabilia* of Xenophon represent Socrates as making this statement:

The sayings of the wise men of old we unroll and con together, culling out what good we may, but counting it the great gain if meantime we grow dear—one to another.

There is an advantage of a similar sort in common social aims and in common work for the unfortunate. We accomplish what good we may, but we count it also a great gain that meantime we grow dear one to another. The spirit of co-operation is an active spirit. It implies that both of those who share it are actively at work. It is difficult to co-operate with an inanimate, unprogressive concern. It is a pleasure to associate with those who are doing something. Earnest, intelligent, well-directed activity for some desirable social end, such as the rescue of children, the preservation of the family, the reformation of the wayward, is the first essential of co-operation.

There must also be a capacity for taking a genuine interest in work in which one can not, for one reason or another, personally engage. Here, again, an educational analogy may help us. A university-trained specialist may become so absorbed in his own specialty that he knows and cares about little beside, but the idea of the American college is that its graduate, if he become a specialist, shall have an outlook broad enough to enable him to sympathize in the fullest measure with the achievements of men of science in every other field. An eminent naturalist goes so far as to insist that the genuine scholar will welcome any new discovery made by others, even though in a field of science distant from his own, as gladly as if made in his own laboratory. He can not work everywhere, but his spirit can rejoice in every extension of the boundaries of truth.

So it should be pre-eminently in charitable work. If our specialty be crippled children, it will be of course a joy to make the lame ones stand upright, to straighten the deformed limbs, and make the frail body strong and sound, but those who in a home for the aged are soothing the last years of those who but for them, would be friendless and homeless, or others who scour the farming communities for good homes for the city's waifs, or those who work in any other nook or corner of the world's charitable work, are our brethren, and it is for us to sound no uncertain note of appreciation and encouragement when they succeed in their effort. We need, then, to study intelligently what others are doing, not in the exhaustive way that would be necessary if we were to do it ourselves, but sufficiently to enable us to know whether it is a necessary or useful work, and if so and it is being well done, to be able to say so heartily and with generous praise. So also there should be equal readiness to condemn if condemnation is just. If we find that the fair name of charity is exploited for private gain, if there is trading on the needs of the poor for the sake of personal profit, if measures are taken which experience shows to be productive of pauperism and injurious to character, there should be no hesitation on the part of those who are doing charitable work to attempt to prevent it, preferably, of course, by remonstrance with those who are responsible for the mistaken or the vicious measures, but also by public denunciation where the case demands it and by educating the public in the

distinction between sound and unsound methods of work. Backbone in disavowing that which pretends to be charitable, or thinks that it is charitable but is not, is in order quite as much as the discovery and encouragement of genuine charitable endeavor.

Co-operation, however, means not only work and intelligent sympathy. It means something still more difficult, when it becomes necessary for different agencies or persons to work together to accomplish a given result for a particular family or class. Something more is then necessary than an agreement not to quarrel. It is necessary for all to get the same grip on the essential facts, for them to adopt a definite plan which will accomplish the result, and to carry out its separate parts in good faith. Confidence in the good intentions of the other parties in the transaction is pre-supposed and ungrudging appreciation of the part they have taken should be a matter of course.

These may seem like the ordinary social amenities which it is gratuitous to point out. But it is true that our ethical development as workers in charitable, or religious, or social agencies is at many points behind that which characterizes our individual relations. Official co-operation lags behind the need for it.

There is still another word which should be added for the benefit of friendly visitors in their relations with their poor. It is to have faith in them. Professor F. G. Peabody, of Harvard University, in an address delivered in college chapel, which might

have been intended for visitors, declares that there is such a thing as a recoil of judgment.¹

“One man goes through the world and finds it suspicious, inclined to wrong-doing, full of capacity for evil, and he judges it with his ready gossip of depreciation. He may be in all this reporting what is true, or he may be stating what is untrue; but one truth he is reporting with entire precision—the fact that he is himself a suspicious and ungenerous man. . . . The cynic looks over the world and finds it hopelessly bad, but the one obvious fact is, not that the world is all bad, but that the man is a cynic. The snob looks over the world and finds it hopelessly vulgar, but the fact is, not that the world is all vulgar, but that the man is a snob. The gentleman walks his way through the world, anticipating just dealing, believing in his neighbor, expecting responsiveness to honor, considerateness, high-mindedness, and he is often deceived and finds his confidence misplaced, and sometimes discovers ruffians where he thought there were gentlemen; but this, at least, he has proved—that he himself is a gentleman.”

The cynic and the snob, and no less the suspicious and ungenerous man or woman, is ludicrously out of place as a friendly visitor. Miss Jane Addams has warned us that if we show that we attach special importance to thrift, cleanliness, and other similar virtues, our poor will surely simulate those virtues,

¹ Mornings in the College Chapel, p. 32. Boston, 1896.

to the neglect, perhaps, of others more fundamental. Let us, then, compel the simulation of the most fundamental virtues by expecting them; and let us compel the real growth of all good qualities by looking for them in sincerity, reserving our astonishment for those rare instances of ingratitude and hopeless depravity that faith cannot conquer.

There are few to whom, at one time or another, there does not come a stirring call to some form of social service which will demand great personal sacrifice. Fortunately many forms of that social service which, in spite of the greater apparent attractiveness of such special work as the settlement, the religious order, the foreign mission, is really the highest and the most widely useful, viz., friendly service for families that are not fully self-dependent, are entirely compatible with ordinary business or household duties. The sole requisite of such service is the capacity for disinterested friendship. Its sole reward is the deep, immeasurable satisfaction of having ministered to one of the least. Its social value is that it raises the standard of living and so lays the basis for an increase of income, and enables him who has been the real friend of one, without conscious effort, to become a public benefactor and a good citizen.

VII. THE CHURCH AND CHARITY

THE purpose of this chapter is not to trace the honorable history of the Jewish and the Christian religion in their relation to charity,¹ nor yet to offer speculative theories as to the future. It is sufficient for our purpose to consider some very elementary questions as to the existing relation between the church and the charitable work of the communities in which they exist, and these questions we may profitably consider chiefly from the charitable rather than the religious point of view. The difference between these two points of view may best be expressed in the form of two series of questions which would naturally suggest themselves respectively to a clergyman and to a charity worker. The first will properly, and as a part of his professional duty inquire, How far may the church in the performance of its great spiritual mission in the world engage in the work of relieving distress? How far shall it devote its energies to the building of hospitals, the rescue of neglected and ill-treated children, the distribution of food to the hungry and clothing to the naked? And

¹ It is intended to give in another volume of the present series a study of the relations, between Church and Philanthropy.—EDITOR.

if these things are to be undertaken what mechanism for these purposes shall it devise and put into operation? The charity worker on the other hand, as one familiar with the charitable needs of his community, finding various resources more or less definite at hand for meeting them asks, how far is the church a natural source of relief? Some of these families who are in distress are already connected with one or another church. Shall we expect this church to supply their needs, or to aid in supplying them, or is the problem, in the individual case, to be regarded as an economic and secular problem which interests the community at large, and in the working out of which the religious affiliation of the family may be ignored? If the best agencies for the relief of their own poor, are the churches also fitted to cope with the destitution of those who have no church connection?

Again, the charity worker finds that there is need of a new hospital, or a home for aged persons, or a crusade in behalf of better dwellings. Shall he thereupon call upon the churches to take the lead in supplying the need, or is this a civic duty for which secular agencies are better fitted and in the discharge of which the churches will take a subordinate place if they appear at all? The mere fact that individual clergymen or laymen who are conspicuous in some form of religious activity respond readily to such a summons would not of itself be a demonstration that the churches are entitled to credit as having participated in the movement. On the other hand if the

response is largely from the ranks of the clergy and from those whose inspiration for humanitarian work comes from the church, it may be that the church will be entitled to more credit than will appear from an inspection of the formal action of the churches as organized bodies.

Rev. Edward Everett Hale, in an address before his associates in the Unitarian church, stated the issues very clearly by declaring that the community in which there is but one church is most fortunate in its charitable relations, because here the church can co-operate directly with the public officials for the relief of all the destitution that might exist. There would be no need for specific societies of any kind. The church would assume full responsibility for everything which did not properly belong to the public officials and would take from the latter every case of want in which humanity suggests that private charity should intervene to prevent the necessity for public relief. Where this desirable situation does not obtain, and there are many churches instead of one, Dr. Hale would have a confederation of churches for the purpose. This is the clearest and most radical modern expression of the view that the whole responsibility for private charity should be borne by the church.¹ It is a view which few who

¹ Dr. Chalmers in Glasgow, where the church at the time he began his labors was a state church, would have gone farther and abolished all public provision for the relief of the poor, leaving to the voluntary provision of the church parish the whole responsibility. See *Christian and Civic Economy of Large Towns*. New York, 1900.

consider the actual situation in most communities, and the tendencies towards a differentiation of functions, will be able to share. Even the most devout and earnest Christian may well hesitate to place himself in an attitude of opposition to the apparent tendency toward secularizing the work of charitable relief. In some communities the hospitals, asylums, relief funds, are, like the schools, in the hands of the church. In others the schools are divorced from the church, and private societies, in which religious lines are ignored, are founded for the express purpose of caring for the destitute sick and aged, and for homeless children. Already there is a professional group in every large community, whose duty it is to administer and serve such societies. They are agents of relief societies, of associations for improving the condition of the poor, or of charity organization societies; or they are superintendents or matrons of hospitals, or other charitable institutions; or they are engaged in child saving; or they are residents in social settlements; or they may even be engaged in the social work of a church. They may or may not be zealous Christians, or devout Jews. In either case their conception of their professional duties will not differ materially as far as its relation to religion is concerned from that of a physician, a lawyer, or a teacher. That is, whatever his religious faith, he will recognize that there is a distinct place, independent of religious sanctions, for his vocation; that he must study its principles, familiarize himself with its literature, learn from the experiences of his

fellow workers, and in all suitable ways dignify his calling.

Since the number of such workers in non-sectarian agencies is now large and since it is certainly increasing, it is well to consider what attitude they should take towards religious agencies, and to consider whether religious instruction should as a rule be a part of their task. A useful analogy may be found in the relation between the public school system of America and religion. The public school is supported and controlled by the state. The same people who, politically organized, constitute the state may also organize in various other ways. They may have convictions, instincts and aspirations which do not show themselves in any degree in the political organization. They may have common commercial interests, or social peculiarities; they may have national hatreds or affinities which could never be discovered by any study of their political constitutions or laws, or state papers, or official acts.

We have tacitly agreed in the United States that our religion shall forever be kept thus apart from the state. The time may come when we all believe in punishment for sin, in redemption, in the incarnation, the resurrection, in heaven and hell. There have been times in the remote past when there was practical unanimity about all these Christian doctrines among our ancestors, and we know not what powers of persuasion and of conviction the prophets of the future may develop. But there is no such unanimity now.

Even if the disappearance of sects and the rise of an all-embracing and all-powerful religious faith should sometime be accomplished, so that every knee should bow before the object of a common faith, it would not necessarily—it would not probably—affect our feeling that its expression should be apart from the state. Such a revival would inevitably influence the individual character of citizens and officials. It might elevate the standard of public service. It might transform eventually the national conceptions of duty and responsibility; but its organized expression, its machinery of propaganda, the forms of its worship might remain as distinct from the political government as are the literature, the music, the domestic life, the private charity, or the ordinary business enterprise which characterize the nation upon its various sides. And yet it is the same people that for certain purposes organize politically and for other purposes into religious bodies. The citizen is not divisible, although the forms of his outward activities are. The individual citizen is concerned with all aspects of his social organization but he creates institutions which have their specific character and their definite place.

One of these institutions provided with us as a part of the governmental machinery is the public school. This is not, under our system, an agency which is expected to accomplish the entire educational process. That task it shares with the family and the church, neither of which are governmental agencies, and with what we sometimes call practical

life, or in the cities, by a grim figure of speech, the street—which is not an institution at all, or if it is, not one that has been, as a natural scientist might say, isolated and described. The school is, however, the definite contribution—and it is a very large one—made by the state to the education of its future citizens. Religion we have kept apart from the state. We are not, therefore, to rely upon the school for religious instruction or for the encouragement of distinctly religious practices.

If religion be only the expression of the relation between the individual and the universe, then the school also concerns itself in many ways with religion, but in the narrower sense in which it means the inculcation of particular doctrines, instruction in particular forms of worship, reception into a particular body of believers, intimate association with those of a particular household of faith, it is beyond the legitimate scope of the public school. The right action may be taught but it will be done without emphasis upon the religious sanction for it. The Bible may be read as literature, and as literature will have an exalted place—a place altogether apart because of its influence in the development of later literature, but prayer, and hymns which inculcate special religious doctrines are logically excluded—although because of our appreciation of the need for music in education the latter will go more slowly and, as it were, with reluctance.

The teacher, however, and the boards of education, and the citizens, who finally shape the policy

of the schools, are not by this division of work made indifferent to religious truth, or to the value of religious ideals. The school is entrusted with the duty of mental training and to some extent with the duty of physical, æsthetic and moral training. Great bodies of common knowledge are to be passed on from one generation to the next, national ideals and conceptions are to be kept alive, workers are to be fitted to play their part in the economic and social order, and for these tasks the school is pre-eminently fitted. But the liberty of our diverse religious faiths is not to be infringed, and the solemn responsibility of religious instruction is to be left unimpaired upon the family, or upon the religious organizations to which the family has in part entrusted it. This, then, is a division of work adopted at first unconsciously and gradually—then deliberately and positively, as the best means of getting both parts of the work done. It is not the only conceivable plan. There are comparatively few countries in which it is found. It is not beyond criticism, but it is with us established beyond successful attack and it may, therefore, serve as the best analogy for the special secular agencies which we are considering. The point then which I wish to emphasize is that the heartiest friend of the Sunday school, the most earnest advocate of the necessity for careful religious teaching of the young at home, the most generous defender of one's religious faith, whatever it may be, is almost sure to be the teacher, or the parent who is in close touch with the school and who

knows just what is done in the school room. There the complexities and the difficulties of the educational process are fully revealed, and the need for co-operation among all the agencies which act for good upon the growing mind is established.

Passing directly from the school to the private relief agencies and especially to those which have to do with the poor in their homes, we find that there are similar reasons for a division of work. The attitude towards religion of the worker in a relief society, or a charity organization society or any other secular agency which deals with the poor of many faiths is to appreciate its necessity and to leave it strictly alone.

This is not to say that the charity worker can be indifferent to the value of spiritual influence in the reconstructive work which he has undertaken. He simply consents to a division of work under which the giving of religious instruction and counsel devolves upon others, as the giving of employment also usually will, and as, in the case of the charity organization society at least, the giving of material relief may also be relinquished to others. How could we be indifferent to the value of religion? Whether we interpret it as the gradual unfolding of religious conceptions, which finds, not its culmination, but its most conspicuous landmark, in the ceremonial confirmation of the liturgical churches, or as a force which in maturity converts the individual, as evangelical churches more distinctly teach, leading sinners earnestly to desire to repent of their sins and

flee from the wrath to come—whichever its method—religion is a constructive and reconstructive force in our human lives. Those are entirely right who refuse to regard the church as solely or chiefly for the poor, and even if it were our work is not among the poor as such. It is among the unfortunate, the unsuccessful, the destitute, the social debtors. The problem is to start their social ledgers anew, to make them independent, successful, fortunate. If, when it is character that is abnormal, religion has power to induce conversion, to change the desires of men and create in them a new heart; if religion has power to confirm them, after education and faithful counsel, in a new manner of life, then by all means let an appeal be made to religion. But let it be made under conditions which give religion a fair chance. Let neither the almoner nor the investigator as such hope to play successfully the role of religious counsellor. There may be emergent cases in which the obvious necessity of saying a word in season may surmount all general rules, as a similar emergency may justify relief where it would not otherwise be given. But to be effective the call to repentance, the helpful counsel, the stern rebuke should come from one who stands in a different relation from that of the charity worker. It should come from parent, or pastor, or friend; or if it come from a stranger then in such a way that there is no suspicion of ulterior motive. The character of adviser on religious matters is not theoretically incompatible with that of

agent or visitor of a charitable society, but in practice they do not work harmoniously together. The more keenly the charity worker realizes the need for religious work, and the greater his appreciation of the value and fruitfulness of that work, the more ready will he be to leave it for those who are qualified to perform it and who are free from the handicap under which he would labor.

Two special conditions of successful religious influence must be borne in mind by the secular visitor. The religious appeal is made directly to the judgment and the conscience, it is true, but it takes for granted a host of associations, emotions and instincts, which none understand except those who share them. A St. Vincent de Paul visitor tells of his successful attempt at the reclamation of an erring and unfortunate brother whom he found in a hospital and from whom apparently every shred of his earlier faith had departed except the practice of not eating meat on Friday. But there was a beginning point. Native missionaries and native assistants are indispensable in the conversion of new countries because, unless with the very exceptional individual, any appeal from the stranger falls upon deaf ears. The difficulty of language is not the only one. There are more fundamental differences in all that goes to determine mental attitude.

Since then the visitor must have to do, in our American cities, with the poor of all nationalities and faiths, with various classes even in our native born population whose ideas and training differ radically,

he will have additional reason for placing the responsibility for the religious appeal upon those who are in closest spiritual and intellectual sympathy with the particular applicant.

The second condition is that, to be effective, the religious appeal should be made at an opportune—at a seasonable time. Now the crisis, whatever it may be, that has brought the family to the attention of a charitable society may indeed be an opportune time for arresting attention, for giving a warning, for extending an invitation. But it is not usually the best time for instruction, for advice as to any important step in forming or changing the religious affiliation. Then if ever old religious ties should be restored, counsel should come from one who understands. As far as possible what is said should be intelligible and familiar. If the old anchorage is to be forsaken and the sails set towards a new harbor, this should be done when the mariner is in full possession of his powers and when the conditions are reasonably favorable for calm consideration and wise decision. It is not the best time to ask an applicant to consider his spiritual welfare when there is need of food for his present sustenance, or to require him to decide between the claims of rival religious bodies when his immediate and urgent task is to get his economic affairs readjusted so that his humiliating dependence upon others may be shaken off. In so far as the religious problem is to be urged upon the individual from the outside, and its solution aided by others, a choice of times and seas-

ons must be made, and there are usually better times and more propitious seasons than the period of what may be called active treatment by a charitable agency.

The friendly visitor who forms a permanent relation with the family is of course in a different position, and, subject to the condition already specified, viz., the necessity of starting if possible from a common standpoint, the friendly visitor will naturally take an active interest in the spiritual welfare of both parents and children. Here, however, another consideration arises.

A society which includes friendly visiting as a part of its work, or a society which places children in foster homes, will find it advisable, in assigning visitors and selecting homes, to regard the religious faith of the beneficiaries, securing its friendly visitor or its home from the same faith if possible. This is only a further application of the principles already developed. It avoids confusion and the danger of mixing the religious with the charitable task. There are some difficulties in carrying out this policy in both instances. We may find ourselves short of visitors and homes of the faiths which furnish the largest number of families to be visited and children to be placed. And so we shall have to add the clause "when practicable," as the statutes prescribing the duties of public officials in the placing out of children sometimes do.

To recapitulate, the policy of the secular agency will be, when there are already religious affiliations, to

secure spiritual oversight from those who are already in some degree responsible for it; to awaken earlier influences and adapt them to present needs rather than to establish new ones; to place our friends under the religious care of those who are efficient and zealous, but who also understand what there is already present to work upon, and what kind of appeal will be likely to call forth response. And this we do not because it is easiest but because both the religious and the charitable work are so difficult and so important that we must consider how to get them best done and because this is, in the long run the best way to get done both our own work and that which we thus leave to others. It develops a feeling of responsibility on the part of the church workers, it sharpens our own sense of our immediate tasks, and creates the strongest presumption in favor of good results for the applicant.

Still another question arises when religious bodies assume also responsibility for relief work and friendly visiting among those who are not of their own membership. The extent to which we may profitably use the churches and religious bodies for assistance to others than their own poor, is one which is quite undetermined. The Buffalo plan of districting the city, assigning each district to a particular church or mission or religious settlement, and referring to that mission or church all the cases of need arising within it—so that the charity organization society becomes strictly a clearing house—has not as yet sufficient trial or sufficient success to place it

beyond question. The 21st annual report of that society says:

The church district plan has now been in operation three years and its value when fully used is thoroughly established.

The difficulty is that by some of the district committees the plan has been to a considerable extent ignored. By a rule adopted in November 1899, no discretion is left to the district committee, and it was then announced that every poor family living within a church district would thereafter be referred to the church which has taken the district, unless it is referred to some other church of its own faith.

The defense urged by the agents and committees who had but partly used the plan was the apathy or the unwise charity of some churches, which made them fear sometimes to surrender a family to such care. The responsible heads of the society do not consider this objection valid and they quote against it Miss Richmond's dictum from the *Charities Review*.¹ that it is important that relief work should be well done; but it is more important that charitable people should themselves learn to do charitable work in a truly charitable way. This reply does not seem entirely satisfactory. It is important that charitable people should learn to do charitable work in a truly charitable way, but it does not follow that the churches are ordained to do charitable work, or that they will necessarily learn to do it in a charitable

¹ January, 1900.

way. This is a policy which is still distinctly in an experimental stage. We are warranted in scrutinizing very closely the kind of work actually done and the results obtained by the plan. If a relief fund is a detriment to the spiritual work of a church, as pastors have often found that it is,¹ and if friendly visiting should be done strictly for the sake of the family rather than as a means of winning converts, however desirable that also may be, then our general attitude should be at present merely that of the observant and sympathetic student of this interesting scheme. If it works well it will sustain Dr. Hale's opinion already quoted, but it will be a reversal of the general tendency towards differentiation and division of work. It seems more probable that progress lies in the direction of inducing the churches to give up their relief work, or to organize special agencies for this purpose, rather than in an attempt to place again upon their shoulders responsibilities of this kind which they have gradually to some extent relinquished.

It has been suggested that it is wise for us to watch the results when we refer families to the churches for relief or for friendly visiting. Is it expedient for us to go further and watch the results when we refer them only for spiritual oversight, or when we refer families directly to the churches to which they belong, in whose territory they reside, or on which they have some sort of claim, such as that

¹ *Friendly Visiting Among the Poor.* Miss Mary E. Richmond. Ch. X. The Church.

the children attend the Sunday school? If our object is only peace and quietness and an easy solution of our problems, obviously not. If, however, it is our aim to increase the probabilities that charitable people are to do their charitable work well, and if we desire gradually to acquire solid information and experience on which we can safely base further general conclusions in regard to these matters, then we must answer this question also in a limited affirmative.

The agents of a secular society may not keep strict and impertinent watch upon those with whom it co-operates, but incidentally they may find many opportunities of gaining information which will throw light upon the outcome of the relation which they have been instrumental in establishing. If there is mutual courtesy and good will as there should be, it will be possible to make inquiries after a reasonable time which will not be resented or regarded as impertinent.

In the Catholic Charities Association formed recently in the City of New York there is a Committee on Representation, the express object of which is to aid secular agencies to find competent and satisfactory Catholic representatives for their various boards or committees. There was no doubt a double motive underlying the creation of this committee. There was a belief that co-operation in such movements as that of charity organization society would be of advantage to the poor. There was also a feeling that it would do no harm to be closely in-

formed as to what goes on in these societies in order that Catholic interests might not suffer. We should not quarrel with either of these motives. The faith of their fathers is to Catholics, as to others, a priceless heritage and they would not willingly have any family and especially any child lose it because of destitution alone. And in this they are entirely right. This point of view is tersely expressed by Mr. Thomas M. Mulry in an address before the Catholic Social Union. Urging the members to become active workers in the charity organization society, he made it plain that where non-Catholics were favorably disposed it would increase the good that could be done; where they were unfavorably disposed it would lessen the evil likely to be done, for it would enable them to care for the interests of their own.¹

This may be an example of enlightened selfishness from the denominational point of view, but it certainly is enlightened and no objection to it can be urged from any secular agency which courts investigation of its work. Objection would arise only if this were to go so far that the representatives of the religious bodies were to devote themselves exclusively to espionage, and to the attempt to discover evidences of an unfavorable disposition, and if as a result they were to neglect the charitable, or the spiritual work which devolves upon them.

Charity rightly understood is not so much secular as it is interdenominational. It is not unsectarian

¹ St. Vincent de Paul Quarterly, May, 1900, p. 129.

so much as it is all-inclusive. A public speaker once pointed out that between nations there are sometimes, bonds, affinities, and affections which are not international, but supernational, just as certain phenomena are supernatural as transcending the ordinary processes of nature. There is a sense in which charity is superdenominational and not merely interdenominational. Its interests reach far down to a foundation on which all faiths may unite. Its sympathies and bonds of union transcend sectarian jealousies and misunderstandings and controversies. Its principles and its claims are recognized not because they are so unimportant as not to run counter to the sects, but because they are positive and imperative and fundamental. It is the common platform for all who believe in the power of conversion to lead to a new life, and for all who believe in the power of religious instruction in the upbuilding of character. Here we may join hands and reason together, divide and subdivide our field until each spot is small enough for profitable cultivation.

The churches are powerless to supply the mechanism for a co-operative effort, if for no other reason because no one of them is universal or even co-extensive with the spirit of charity. But the churches may keep alive that impulse of the human heart which prompts to acts of charity and justice. It may generate the power which drives the wheels of the complex mechanism needed in our complex society for the efficient relief of distress. It may educate and inspire human beings, and from that in-

spiration and guidance greater deeds of charity may spring. It may bring to the individual who is in dire distress consolation, or strength for endurance, or awakening to the higher things of life. The burden of the churches is heavy and many, alas, bear it but falteringly. They have often in the past made the mistake of allowing their interest to become absorbed in enterprises for which other agencies were better equipped. They have a contribution to make to the great task of abolishing pauperism, relieving destitution, and improving the social conditions under which men live, but it does not appear that that contribution lies in the organization of relief agencies under church control.

VIII. PROFESSIONAL SERVICE

ONE of the newest callings to demand public recognition, and still too young to require professional training generally as an indispensable condition for entrance upon it, the service of charity has nevertheless certain branches of great antiquity, and many individual posts for which long experience and exceptional professional qualities are essential. The apostolic period of the Christian church saw the setting apart of deacons whose duty was the administration of relief funds. Their successors are in some instances administering similar funds as if there had been no intervening experience to guide them. Others, however, who are wiser in their generation having been chosen because they have special fitness for this task are willing to learn how to perform it to the advantage of the church and its beneficiaries. Religious orders, both of women and of men, have for centuries consecrated their members to the service of the unfortunate. The lessons gained in such service have been passed on, sometimes in books, oftener in verbal instructions and by force of personal example. Writers of general history have sometimes dwelt upon the larger and more obvious lessons to be learned from the administration of public

relief systems, church charities, and private endowments, and have described the means by which communities have met the general distress caused by unexpected or widespread disaster, by flood, famine or plague.

It is, however, a comparatively recent discovery that applied philanthropy is a distinct vocation, already embracing thousands of very active and capable workers in every country who, although subdivided into distinct groups, are still in a common field, which is as easily distinguished from all others as that of the law or medicine or engineering, or to select a calling of about its own age as that of the librarian. The term applied philanthropy is far from satisfactory; but it must serve at present for lack of a better. Its use may be understood to imply that those who practice in this field are individually more philanthropic than those who engage in business or any other occupation. Of course this is not the case. The most that may be assumed is that those who engage in this work bring to it a sincere interest in the relief of distress, just as physicians are supposed to be interested in the prevention of disease, and clergymen in the spread of the gospel.

The character of the professional service in question is indicated in a general way by the outline of the field of charity given in an earlier chapter. The destitute sick are to be cared for, and if possible restored to health. This requires on the one hand the services of physicians and nurses in order to diagnose and treat the disease. It also requires the services

of some one competent to diagnose and treat the destitution. The physician may be competent to do this, but he may not, and even if he is he is not very likely to take a keen professional interest in it. The superintendent or manager of a free hospital should be capable of directing its medical policy in such a way as to bring the maximum curative and preventive result. He should be able to conduct his charitable policy in such a way as not to create pauperism, and to insure that resources placed at his disposal shall be utilized for the benefit of those who really need aid.

Still more important is it, that those who direct asylums for homeless children, shall be not only able to solve the administrative and educational problems directly involved, but also capable of forming just conclusions as to the effect of their work upon the families to which the children belong, and of choosing intelligently among the various methods of caring for such children. Agents, visitors, almoners, investigators, superintendents and secretaries of societies for giving relief, for improving social conditions, for organizing charity, for preventing cruelty to children and to animals, and for other kinds of charitable work are now generally known to need special qualifications, and if possible professional training.

Often very complicated questions, involving far-reaching effects upon the destinies of the persons concerned, must be decided by these agents without very much data and without delay for consideration.

Keenness of insight, considerateness, despatch, a judicial temperament, acquaintance with what has been done in similar situations, an independent judgment which when necessary will enable one to ignore precedents and to reach a sound conclusion on the spot—are all required. Physical endurance is often put to a severe test. In the hardest snow storm and in the most sweltering summer heat the demands upon the visitor will suddenly increase and will become most imperative. Upon the advice of the visitor and the information which he brings, may depend the decision as to whether relief is to be given, whether a criminal prosecution is to be commenced, whether a patient is to be removed to a hospital, whether a begging letter writer is to be exposed, whether a mother is to be enabled to keep her children, whether a good home is to be found for a child which is ready to be placed with foster-parents. The questions are often complicated and difficult. To decide them correctly requires a judicial temperament. To carry the decision into effect requires executive ability. To correlate the various experiences and render them available for forming conclusions as to the general principles of relief often demands rare constructive talent. There is no human endowment which cannot be utilized by the professional worker in the field of philanthropy.

It is the natural result of the public recognition of the new profession that there should be increased appreciation of the necessity for professional training. In the so-called learned professions it is the pro-

fessional schools that have maintained and advanced professional standards. They have stood for learning, for the classification and arrangement of scientific knowledge in such a way as to make it practically available. In the less developed profession of the librarian, special schools have likewise proved useful. Certain preliminary steps have already been taken in the field of charities and correction towards the same end. The first step is naturally a conference for workers for discussion and interchange of experience. For twenty-five years the National Conference of Charities and Correction has offered such opportunities on a large scale. The Prison Congress is of equal importance for wardens and managers of prisons and penitentiaries. Such special fields as that offered by the Day Nurseries are also occupied by national organizations. More strictly scientific bodies like the Social Science Association, the American Academy of Political and Social Science, and the American Association for the Advancement of Science, give considerable and increasing attention to philanthropic education. There are now many state and local conferences or conventions, which differ from the National Conference in giving a better opportunity for full and thorough consideration of problems of great local interest.

The Universities have in many instances provided special courses in social work and there are indications that, by the offer of Fellowships in this subject, and by placing courses of lectures at hours when they

may be attended by those who are busy during working hours, the Universities will still further increase their contribution to the academic preparation of charity workers. There is a tendency on the part of boards of directors of the societies to give preference in filling important positions to candidates with university training.

The most important single agency which has thus far been active in adding to the strictly professional equipment of charity workers is a monthly magazine—the *Charities Review*, founded by the New York Charity Organization Society and edited successively by Professor John H. Finley, Rev. Frederick H. Wines, and Mr. Herbert S. Brown. The ten volumes of this periodical have contained articles, discussions, and news of current work, some of which have been of the greatest practical service, while others embody in permanent form the experiences to which there will long be occasion for both students and workers to refer. Of special service is a series of eight comprehensive studies tracing the history in many departments of American philanthropy in the nineteenth century.¹ The *Charities Review* has been supplemented by several more local periodicals which although of modest pretensions are still useful for the information which they give regarding the charitable work of the communities in which they are published. The quarterly *Record* of Baltimore, and the weekly *Charities* of New York are examples.

¹ Published in the *Charities Review*. 1899-1900.

In the opinion of more than one competent observer the time has come for the establishment of a training school for professional workers in charities and in correctional institutions. Miss M. E. Richmond, when General Secretary of the Baltimore Charity Organization Society,¹ first definitely formulated the demand which has been vaguely felt both by the workers themselves and by boards of managers who have encountered difficulties in securing satisfactory applications. At the National Conference of Charities and Correction in Toronto in 1897, and again at the annual meeting of the American Academy of Political and Social Science in Philadelphia in April 1898, Miss Richmond stated and defended her proposition that the absence of a professional standard, of a common language, and especially of an adequate training among paid charity workers, can be remedied only by the opening of a "training school in applied philanthropy," where teaching and training would go hand in hand. The suggestions were made that the school be located in a large city where practical work is plentiful; that its teachers be university graduates who have had adequate training in the social sciences, but who at the same time have had practical work in charities; and that the school be properly endowed, but preferably not closely affiliated with any academic institution. Before settling anything about the training school save the bare fact that such a school is needed, Miss Richmond would have us search the coun-

¹ Now General Secretary of the Philadelphia Society.

try over for the right man to organize it. Having found this man it would become immediately necessary to find another to furnish the money for the experiment.

The chief aim of the school would be to give our professional charity workers better habits of thought and higher ideals. Its basis would be broad and its training would apply to relief agents, child-saving agents, church visitors, institution officers, and all other charitable specialists. The great majority of the workers in question receive salaries ranging from \$35 to \$75 per month. The number of positions of this kind is increasing steadily, but as has been pointed out there is still a lack of any definite organization of the calling, of common standards, and of any large body of professional knowledge available for practical use. Such knowledge at present must be slowly and expensively gathered in the personal experience of each worker.

This is somewhat to the disadvantage of the individual worker, but after all it is not chiefly in his interest that progress in these respects is needed. The interest which is paramount and which is at stake is that of the community. From a narrowly selfish standpoint the physician or the lawyer has no interest in the maintenance of a high professional standard. It is essential only that his knowledge and skill surpass those of his rivals. If the general level is low, all the rewards of the profession may be gained by the quack or the charlatan who is a little more clever than his neighbors. But to the general

public the thing of prime importance is not individual superiority, but the general plane of skill, efficiency, knowledge and sense of honor in the whole body of the medical and the legal profession. It is this which secures the preservation of life and the lessening of suffering on the one hand, and the maintenance of justice and of public order on the other. When, therefore, lawyers and physicians labor, as they do constantly, for the elevation of the standard of their respective professions, it indicates a breadth of view and a public spirit which are none the less praiseworthy because the same course is really dictated by what some choose to call enlightened selfishness.

The situation is precisely similar in applied philanthropy. Agitation for an elevation of the standard of work and professional training will not come from those who cling jealously to personal advantages, gained less by merit than by the absence of respectable competition; but it springs as in other professions from the widespread determination to be satisfied only with a progressive and in every respect enlightened body of fellow-workers. In the interest of the community it is desirable that organized relief work, the care of prisoners and paupers, the reform of social conditions, the encouragement of thrift, the rescue of children, so far as these are entrusted to professional paid workers, should be recognized as a distinct profession, requiring some training for successful work even in its least remunerative positions. Moreover, as in other more

highly organized vocations, the standard of entrance should be expected to become steadily higher as our knowledge of social science advances, and as opportunities for higher training become more widely diffused. The very modest claim now put forward is that such an opportunity should be given to the large number of persons who desire to labor in the field of charities and correction, leaving to the future the question as to whether such a training may eventually finally be regarded as an indispensable condition of appointment. The number of positions affected is certainly greater than the number of librarians with their clerks and assistants, and yet a library school has amply justified its existence. If the public is more alive to the need for competent librarians than to the need for trained workers in applied philanthropy, this is in large part the effect rather than the cause of the professional school. We may seek an illustration of the need in prison administration, quite as well as in relief agencies. Guards and attendants in charge of prisoners require instruction in certain matters on which instruction can be given only within the walls of the particular prison in which their duty is to be performed. But the fundamental principles of justice, the reasons for longer and shorter sentences, the effect of imprisonment upon character, the results of criminal association, the treatment of ex-convicts, the theory of indeterminate sentences, the difference between the treatment of convicted and unconvicted prisoners, the care of prison hospital patients, of insane prisoners, and of

juvenile offenders, offer interesting and profitable fields of study, in which those who are preparing to enter prison administration might work side by side with charity organization and child-saving agents. In England there are already four schools, two each for men and for women, for the training of prison wardens.

Granted the necessity for a special training for workers in charities and correctional institutions it may be questioned whether the existing departments of sociology in the universities are not the best means of providing it. Still another alternative has been suggested by Miss Frances R. Morse, of Boston, viz., that a sort of co-operative normal training plan be established by the larger charity organization centres.¹

An expensive university training is probably out of the question except for the relatively few who occupy responsible executive positions. It is desirable, of course, and it may well be that the overflow of university graduates from the teaching profession, already somewhat overcrowded in these departments, will bring an increasing number of applications from that quarter. For a generation, however, this will not fully meet the need.

The suggestion made by Miss Morse next requires examination. What she proposes is that one who wishes to enter this service should be able to con-

¹ Twenty-fourth National Conference of Charities and Correction, held in Toronto, 1897, p. 186.

sult in one of the nearest centres some person a part of whose business it would be to keep the whole field in mind. Besides the general secretary, a committee of one, two or three of the directors of a charity organization society might be appointed for this purpose. The applicant would be advised to go first to the city in which the best charity organization work is done. This would be for general preparation and for the kind of work now given in several societies to agents in training. After six months of such preparation the student would be given three months in the bureau of information of a children's aid society, to learn in how many ways a child may be helped without removal from his own home, and if the removal has to be made, what care has to be taken in investigating homes, and how unceasing must be the vigilance and faithfulness of agent or visitor when the child is placed. Something would then be learned of the working of public indoor and outdoor relief and of other subjects as time might permit. The distinguishing feature of the plan is the substitution of an associated responsible group of advisers for an academic or normal training under the direction of regularly appointed instructors. That many would-be workers could not spend even one year in such training is an objection which applies equally to the proposed training school and to the plan which Miss Morse suggests. It is not, however, a serious objection to either, since it is probable that already a considerable number of such

persons can be found, and the benefit to the service would be very great, even if the actual number who obtained the training were small.

The real objection to the plan proposed by Miss Morse is that it looks solely to the interests of the individual applicant, and does not accomplish for the profession, as a whole, the beneficial results which we might expect from a properly conducted training school. General secretaries and directors of charity organization societies are absorbed in their immediate tasks, and could hardly be expected to subordinate the interests of their own society to the advancement of the general work of applied philanthropy throughout the country. In short after a careful examination of all the objections and alternatives it would seem that the endowment for which Miss Richmond asks should be provided and that the man (or woman) for whom she is in search should be discovered. At the same time her avoidance of the "clamorous solicitude about it of a hen who has only one chick" may be commended, as also her advice, even if we are not yet quite ready for the school, "to move without delay in the direction of some definite system of training."

In the three years immediately following the National Conference in Toronto, there has been held in New York City, during a period of six weeks in each summer, a school in philanthropic work which may be regarded as the beginning of such a professional school, and from which it is hoped that a fully endowed and equipped course may arise. The

Summer School has been held under the auspices of the New York Charity Organization Society and its immediate direction has been in the hands of Mr. Philip W. Ayres, Assistant Secretary, aided by a standing committee of the Central Council consisting of Mr. Robert W. de Forest, Chairman, Mr. Jeffrey R. Brackett, of Baltimore, Mrs. Glendower Evans, of Boston, Mr. E. R. L. Gould, of New York, Dr. S. F. Hallock, of New York, Professor Samuel M. Lindsay, of the University of Pennsylvania, Professor Richmond Mayo-Smith, of Columbia University, Mrs. C. R. Lowell, of New York, Miss Zilpha D. Smith, of Boston, and Mr. Homer Folks, of New York.

The program of the third session held in the summer of 1900 is printed as an appendix. In that session there were students representing eleven states, fifteen universities, and thirteen charitable agencies. Notwithstanding the varied sources from which the members of the class were drawn it was remarkably homogeneous and in the short period of six weeks there was developed a creditable *esprit de corps*.

So much as this at least has been fully demonstrated: that professional work in the field of applied philanthropy is amply worthy of the most earnest, careful and extensive preparation on the part of its neophytes. We may be almoners of relief, we may work in childrens' institutions or at finding new homes for children, we may engage in constructive social work, we may devote our energies chiefly to the education of the community, or we may labor for

individuals and families in the organization of relief, and of new opportunities for those who have failed—but in all these and in other fields allied to these, we have an outlook which we could not afford to exchange for that of any other profession. We may ask the most searching and the most sweeping of questions without impertinence and without offense. “You are in trouble. Well, what is the difficulty? Just tell me all about it.” Family relationships and family tragedies, it is our province and our duty to investigate. Weaknesses of human character and heroic human qualities are alike laid bare before us. We are at the focal point in the converging rays of social interests. Occupations, religions, social customs, national characteristics, personal incomes, family budgets of expenditures all pass in constant procession before our—too often unobservant—eyes. The psychologist studies the mind, the physiologist the body, the sociologist social relations; but to us it is given to know on the one hand the woes and failures of men, and on the other the regenerating and curative forces at work in the community—all of them, religious, educational, industrial, social, personal. We may not directly wield all or many of them, but we must know them and summon them in individual instances to their task. What more inspiring outlook is there than this, and just because as we look at it from one point of view it is so depressing? The writer once took a visitor into the registration bureau of a charity organization society. He has taken many into that room. Near-

ly all give some exclamation of surprise at the elaborateness of the wonderful system of family records and at the interesting revelations of the street register. But this was an unconventional man and a man of quick insight, and his exclamation when he had taken it all in was, "What a dreadful waste and wreckage of human lives all this represents!" One who comprehends it may well be depressed, but this means only that he is getting under the cruel burden. It is the wisest prayer to be permitted to get under, so far as our strength permits, the burden of the world's misery. There is only One who has been able to bear it in its entirety, but in some measure we may all share it. If, then, underneath that burden, we can get as a necessary result of our daily occupation, a clarifying vision of the redemptive social forces available for the cure of individuals in trouble, we can ask no greater blessing from the work of our hands. In the largest sense it becomes religious, educational, constructive. It is worth doing. It calls literally for the best. It is not sentimental or stultifying or disappointing. It satisfies—while it grows constantly in magnitude and in urgency. It is no makeshift or hybrid vocation. Precisely because it emphasizes its subordination and its service to other forms of social service, it rises to the high dignity which is always inherent in real service. Its command to recruits is—Learn just what belongs to your particular service, place responsibility for other things when opportunity offers upon those to whom they rightly belong, give generous credit and

sympathetic praise when they do their part well, specialize and study and improve, and study harder and improve still further your own part, and that not in order that you may become a shining example, but in order that you may do faithfully what is justly expected of you. Your work is worth while.

IX. SOME ELEMENTARY PRINCIPLES

THERE has been no authoritative formulation of the principles upon which relief should be extended to needy families, either for the guidance of overseers of the poor, or for agents of voluntary agencies. At the same time there has been slowly gathering a body of experience, and to some extent a uniformity of practice, in regard to many of the points upon which it is most frequently necessary to reach a decision. There is no lack of discussion upon concrete questions. The pages of the printed proceedings of conferences and conventions teem with the presentation of opinions and arguments in support of this or that policy. The State Boards of Charities and other public officials have usually been ready to give publicity to any experiments likely to be of service to others. The *Charities Review* has had many valuable articles and the more local periodicals have played their part in presenting the data for the generalization which can not be much longer delayed.

For practical purposes local societies have generally been compelled to draw up definite instructions to visitors and agents but these generally give wide latitude in individual cases and there is no set of

such instructions which has gained anything approaching general acceptance.

At the same time it is increasingly common for relief agencies, public officials, and church visitors to claim that their relief is extended upon what they understand to be charity organization principles, and it is usually assumed at conferences in which representatives of organized charity confer that they represent a particular method of dealing with destitute families—if not a particular method of promoting the welfare, or, as the titles of some of the societies express it, of improving the condition of the poor. The representatives of organized charity have not adopted any special system of political economy or social philosophy. They do not aim to present a common front of support or antagonism to the diverse schemes of social reform and improvement. They are not as a body free traders, or protectionists, single taxers or socialists, prohibitionists, trade unionists, populists or expansionists.

Are they, on the other hand, in substantial agreement upon a body of principles which they would have adopted in the charitable relations of the needy and the well-to-do? This inquiry can scarcely be answered by gathering individual opinions. It will do no harm, however, to present a few broad general principles upon which the writer believes that there is most general agreement, claiming no greater validity for them than naturally attaches to an intimate personal acquaintance with the actual work of many of the larger and the smaller societies, the churches

and special relief agencies, and not least some of the individual efforts to relieve distress.

Those who deliberately choose to live by begging, who, having no visible means of support, live without regular employment: pan-handlers, hoboes, and tramps, whether homeless wanderers or residents with the semblance of family ties, are not properly to be treated by any relief methods whether individual or organized. The primary duty of the charitable is to remove the possibility of their securing an income by the practice of their chosen calling.

It does not follow that there are no positive steps that can be taken to aid in the reformation of vagrants and rescuing those who are homeless and unemployed because of misfortune rather than from choice. The offer of regular employment in some simple but laborious occupation, with compensation at less than market rates has been widely and to a considerable extent successfully relied upon as a means of lessening their numbers. Detention in a house of correction at hard labor on a plan of cumulative or progressively lengthened sentences is a more adequate measure. Best of all, though not yet adopted anywhere in America, would be a farm school or colony to which vagrants who are not too old to be taught could be committed for an indeterminate period depending upon the length of time necessary to inculcate habits of steady industry.

The family whose head is chronically unemployed should receive assistance at home only when simultaneous steps are taken to compel the natural bread-winner to support them. One of the most interesting problems awaiting solution is the determination of the extent to which industrial displacement and psychological defects respectively are the real causes of homelessness and lack of regular employment. That changes in machinery and in methods of industry, seasonal occupations and other economic influences are partly responsible, few will deny. It is equally obvious that there are many who are so constituted that if left to their own resources, they can scarcely contribute to society one year with another the value of what they consume. Shiftlessness, a lack of any feeling of responsibility for the family, and the wandering impulse are responsible for the failure. Self-dependent workingmen and their families would gain by eliminating such persons from ordinary competition, and would doubly gain if all of them could receive efficient training and if the labor of those who have been dependent could be so organized and directed as to make their social contribution of value.

Investigation and the study of individual cases, to determine whether aid by transportation to other places, loan of money to purchase tools, the taking of a personal interest in finding employment, and, finally, a series of industrial schools in which various trades are taught, and a farm colony for training in agriculture, would all be essential parts of a plan

for dealing comprehensively with the problem of vagrancy.

We may now ask what should be done in a certain limited number of constantly recurring cases in which not the stranded individual but the family as a whole must be considered. First among these comes naturally to mind that of the destitute but reasonably capable widow with a number of small children. It is clear that such families as these should receive assistance, if assistance is necessary, from private rather than from public sources. For the sake of both mother and children they should be spared the necessity of application at the office of a public department. Private relief may be given in such a way that the children need not know its source or incur any permanent stigma. If it can be given secretly so much the better. A friendly visitor should be obtained and adequate relief should be provided, enough to prevent all begging and enough to prevent undue anxiety. There should be a regular allowance or pension if none of the children are old enough either to contribute to the family earnings or to take care of younger children, in order that the mother may be employed. The amount should not be large enough to interfere with any proper efforts on the part of the family to be self-supporting. The mother should by all means be encouraged to keep her children. If she has to go out to work, care should be provided for the children in her absence, although this can often be done by relatives or neighbors. It is sometimes practicable for

two widows to live together, one going out to work, the other caring for rooms and children. In cities where it is necessary for the mother to work, office cleaning is the most convenient occupation for able-bodied women who must rely upon work of this kind in that it does not occupy the entire day, but leaves a part for home and children. If, however, the children are small, or if it is necessary to prepare them for school, it may be impossible for a woman to leave her home at the time of day when this work has to be done. The only course may then be to take work at home such as washing or sewing. There should, however, be no hesitation in giving liberal assistance, since the double burden of making a home and earning the means of livelihood is heavier than can be borne successfully by any except the most capable. It involves a heroic struggle in which it is true that many have succeeded unaided, but in which many who have made the bravest attempt have realized that it meant deprivation of the care and personal attention which is the birthright of every child whose mother is living. A mother should ordinarily be encouraged to keep her children rather than to have them placed in an asylum or adopted into other families, although there are exceptional instances in which either of these two courses will be advisable for some members of a large family of children.

Close study of any such case as this will almost certainly suggest special devices adapted to the circumstances of the family in question. For example,

work has been found for one such woman in a day nursery where she can have her baby with her during the working hours, and other children of suitable age may be cared for in the same nursery. An apartment somewhat larger than is required for the family can be taken and one or more rooms sub-let as a means of helping to pay the rent for the whole. One experienced worker has expressed the opinion to the writer that any able-bodied and intelligent woman, who has natural affection for her children, will be able after temporary assistance and encouragement to find means of supporting them and that aid will be necessary only during the period of readjustment and of recovery, it may be, from a shock of bereavement. This, however, is probably too optimistic. Many will succeed, but to fall short of success in so stupendous an undertaking is no disgrace. Friendly visitors have confessed that in some such cases they quickly find that there is nothing further for them to do and that the women whom they visit quickly begin to give them more points than they get in return.

Assuming that assistance is necessary and that it should be from a private source rather than a public source, the question arises whether it should preferably come from a relief society, from the church with which the family is associated, or from private individuals. This question is to be determined by the conditions of charitable relief commonly prevailing in the community. Relief societies usually hesitate to burden themselves with a regular pension

which may need to be continued for several years, although there are societies for the special purpose of providing such allowances. All would agree that the immediate relatives and others who stand in some close personal relation to the family should first do all that they can. It is well to look carefully into these possibilities before considering either a relief society or other sources. Even though the amount which each can give may be very small it will be a gain to systematize it and to have it understood that what is obtained from outsiders will supplement this aid from personal sources, and in most instances the outside aid should be conditional upon regular contributions from relatives able to assist. It may then be advisable to call upon individuals either personally, or through suitable public appeals, concealing, however, in all actions requiring publicity the individuality of the family to be aided, for a sum which will provide the remainder of the necessary amount for the necessary period, say one year, or, if it is obvious that it will be two years before a child is old enough to begin to earn something, then for that length of time. Supplementary to the relief there is needed the continued, faithful attention and personal interest of a friendly visitor whose energies will not be divided among too large a number of families but who will study closely and will help intelligently one or two families.

If relief societies are to be employed special relief agencies such as the Hebrew Charities for Hebrews, the German Society for Germans, the Soci-

ety of St. Vincent de Paul for Roman Catholics living in parishes in which Conferences of this Society exist, etc., should generally be utilized before general societies, and if there is a reasonably close church connection of any kind the pastor or those in charge of the relief work should be consulted before outsiders are solicited to help.

A widow with one small child or an unmarried woman with one child (the latter a not infrequent applicant for charitable aid) should be helped to find employment where the child will be permitted to remain with the mother in consideration if necessary of smaller wages. If nothing else is possible a woman in this situation can often get a place either in a private family or in a foundling asylum to nurse her own child with another. No pains should be spared to enable a mother under such circumstances to keep with her a single young child.

More frequently it becomes necessary to decide what to do for a destitute but incapable widow with small children. Take first the case of a woman of this description of good moral character but inefficient. Where public out-door relief is given such cases as this appear upon the books in large number. An officer of the Overseers of the Poor of Boston states that the larger number of widows that he has to deal with are of this class. Many of them are in immediate need of training of some kind. The difficulty is that they have depended on their husband for support, have not needed to do anything but household work—even that may have been done bad-

ly—and they have no knowledge of any money-earning occupation. Under the pressure of necessity such women will sometimes learn quickly and, after a time, if temporary help is given, they will be able to get along by themselves taking care of their own children. Others who have had much experience from the standpoint of private charity with families who are also in receipt of public relief doubt whether women of this type who once receive public aid ever get over the necessity for it. Certain it is, however, that private charity is often easily discouraged with such cases and readily leaves them, if there is public relief, to that resource. When this is done the public officials feel obliged to give assistance and the only thing they can do is to keep their wants barely supplied, bringing pressure to bear upon them to make more serious efforts at self-support. The public official just quoted insists that many of these families after temporary assistance do succeed in getting on their own feet, but that many others continue as public charges until the children are old enough to take care of the family. Children thus brought up are themselves not very likely to become self-supporting. More fortunate is the family of this type in a city which has no public out-door relief or the family that does not learn the way of access to it where it exists. The friendly visitor is here indispensable. Assistance must sometimes be given but it must be accompanied by constant instruction and encouragement to take proper care of the children. The relief should be an instrument for

the steady improvement of the condition of the family and when it ceases to accomplish this purpose it should be increased, diminished, or withdrawn as circumstances require, until it can accomplish its purpose. Again a close study of the personal characteristics should be made and advantage taken of every favorable circumstance. The education and amusement of the children, protection from physical and moral dangers, the development of sound bodies and the awakening of intellectual interest must always be kept constantly in mind. Too much must not be expected of a woman who is unexpectedly compelled to earn a living for herself and children, and if she is well disposed and does reasonably well so much of her duty toward the children as she could have been expected to do if the natural bread-winner had survived, private generosity may well be content for a time to make up all of the remainder.

Still more difficult becomes the task of dealing with a destitute widow of immoral, intemperate or vicious character with small children. Where there is neglect or immorality that can be proven in court the children may properly be removed from the mother's influence. A friendly visitor fitted to grapple with so difficult a problem should be secured if possible, and an energetic attempt at reform should be undertaken. The children may be watched over and helped in any way that will not result in contributing to the support of the mother's vices. In some states the laws permit the appointment of a guardian for the children under such circumstances,

and the threat of removal will sometimes be sufficient to induce an orderly and decent life on the mother's part. Relief may be given in such a case only with the greatest caution and in such a way as to make it certain that there is proper care for the children and abstinence from drink and immorality while assistance is given. If the children are removed in such a case as this it should be permanently. The unnatural mother should not have the right to reclaim the children as soon as they are old enough to work. A friendly visitor in such a family as this must be one who is willing to deal with all kinds of discouraging circumstances and to watch hopefully, for several years it may be, for signs of improvement, having always in mind the interests of the children as well as the reformation of the mother, and watching opportunities to introduce them to higher and better things than those to which they have been accustomed.

Applications are often received from families in which one or both parents are living but destitute temporarily because of accident to or illness of the bread-winner. Carefully administered relief from a private source until the emergency is over will meet this situation, but those who believe most strongly in the potency of friendly visiting would insist that even here continued visiting after the emergency is over is necessary, to get the family back on a thoroughly self-supporting basis, and to aid them to begin saving for the next emergency. It is taken for granted that relief, as in other cases, would

come from sources personal to the applicant before calling in outside agencies. Those who believe in public outdoor relief would ordinarily say that public and private charity should work together in a case of this kind, neither being able to do alone what is necessary.

If the application comes from a family where there is a lazy or shiftless father, there should be no relief, but there should be the influence of a friendly visitor. The man should be compelled by law to support his family. If unable to provide a bond when required by the court, and if, as a consequence, the bread-winner is imprisoned, there is still danger of providing too much relief, as is also the case with families who have been deserted by the bread-winner. To supply relief may be necessary, and the character of the mother may be such as to justify ample assistance during the period in which the husband cannot derive any personal advantage from it. If a deserted wife cannot support herself and her children and if assistance seems to be necessary, measures should be taken to deal by law with the husband, if he can be found or if he reappears. Public charity will almost inevitably treat deserted families identically as it would treat widows and children. This is an indication of the less elastic and efficient character of public relief since the social effects of equal treatment are obviously bad. A public official cites a case in which the husband deserted in order that the family might be better cared for without him, and another in which the man disappears re-

peatedly before the birth of each child. These cases are indeed not uncommon.

The friendly visitor by which is meant, of course, both the one who is technically so-called and any other person whether a public official, or the paid agent of a private society, or a volunteer, who can establish a personal interest in the family which is to be assisted—such a visitor may often accomplish excellent results in a family made destitute by the bad conduct of the head of the family, if able to realize what the temptations are which the man encounters and if with genuine sympathy and persistent zeal the visitor labors at creating a favorable environment. It has been suggested that shiftlessness and continued inability to retain or to secure employment are often due merely to a lack of effective imagination. After many discouragements it becomes difficult for one to realize that success is at all possible. Under such circumstances friendly encouragement may work a revolution in character and may restore the family to self-dependence by the best of all methods. An agent cites a case in which the visitor took charge of a family consisting of a man, his wife and six children. The visitor when a young man was himself in danger of becoming intemperate but had given up the drinking habit entirely. His own difficulties in doing this made him realize that when a person is asked to break off such a habit he must be surrounded by conditions that will be helpful to this end. The visitor in the case in question determined therefore to do two

things, first to surround the man at home with things that would interest him. In this instance the man was fond of music and the visitor purchased an accordion for his friend's use. The second thing was to bring the man into the society of others who were temperate and to lead him to become sufficiently well acquainted so that if absent from customary gatherings he was missed. In these ways the man was helped over his difficulties and his drinking habits were entirely broken up. Chief reliance is to be placed on educational work, not on money or other gifts.

Widowers with young children often have great difficulty in providing suitable care for them. If the man has no mother or sister who is free to care for them, efforts should be made to induce relatives to give them a home, or where there are asylums the father may pay for their board in one of them. They should never be accepted as public charges if the man is able-bodied and in position to pay for their support. If there is a girl old enough to care for the family a friendly visitor may be of the greatest possible assistance in advising and helping her. Still more necessary is such friendly counsel and assistance if the family is without either father or mother and a home is to be provided by other children. Such liberality as was suggested for widows with small children would here as a rule be even more imperatively required.

Single women and widows without children should not be encouraged to live alone and pay rent. They

should seek places as servants or at other work. If aged or disabled they should be provided for in the almshouse or in the hospital, or in exceptional circumstances, where the dependence is one which could not easily have been obviated, a private pension may be provided. Old men and women should be cared for by children or other relatives if possible, although not necessarily taken into their homes. If admission can be secured to a home for aged persons on payment of a reasonable fee and if there are adequate reasons for their not having saved such a fee, it may properly be supplied by special contributions from the charitable, unless there are near relatives who should pay it, in which case the almshouse should ordinarily be insisted upon as the only alternative. The money required for the admission fee to a home may sometimes be applied to better advantage in paying board in some private family where there would be less of the institutional atmosphere, and there are even instances in which financial assistance may properly be given to a relative or near friend on condition that the homeless aged or disabled person is given a home.

Orphans not old enough to establish a home should be provided for if possible by finding private foster-families into which they may eventually be adopted. Placing out work of this kind requires the greatest discretion, but its peculiar problems need not be considered here. It will sometimes be possible to provide temporarily for children in the expectation that they will be reunited as soon as there is some

earning capacity, at which stage assistance carefully given may be of the greatest usefulness. An interesting question arises as to how far poor relatives should be asked to assume the care of dependent children. The most general answer is—just so far as they are able to do it without harm to the children. If a child is forced into a family where the feeling is strongly against it, the child will frequently receive less benefit than injury. The general principle, however, is that relatives should be made to do all that they possibly can.

A special pitfall lies in the path of those who think that temporary relief can safely be given in violation of the ordinary principles which should govern the relief of destitution. Such a distinction implies that there is a difference between temporary and permanent aid in the effect on the creation of pauperism and that the former is exempt from such a tendency. It will be apparent on consideration, however, that if indiscriminate almsgiving does create pauperism at all it is universally temporary aid that causes the mischief. Pennies or dimes given away to the beggar on the street, food given at the basement door, money handed out in response to a pathetic appeal for aid in payment of rent because of some affliction, all these are, of course, intended as temporary aid and are everywhere defended on the ground that the giver prefers to be imposed upon rather than to turn away any case which may perchance be one of genuine distress.

The objection to this policy is that it takes no real

account of the positive injury done in such cases. Unless investigation can be made before the giving of temporary aid there is no effective precaution against such injury or against any of the clearly recognized evils of indiscriminate almsgiving. The danger does not arise in any appreciable degree from permanent aid. No one is likely to assume the burden of permanent support of a family whether by pension, by paying admission fees to private homes, or by taking the trouble necessary to find homes for children, unless he knows the family and is reasonably well satisfied that the circumstances warrant such a step. All of us are more or less subject to the temptation of aiding "temporarily" those who appear to be in need.

The suggestions that have been made are by no means exhaustive but in so far as they have any validity they apply to temporary as well as to permanent relief. Finally they are not directions which may be followed blindly in any case. Wisdom in dealing with distress, it cannot be too often repeated, comes only after a close and sympathetic study of the special problems presented by the particular family to be aided. No two cases are alike; none is easy. The practice of charity cannot be reduced to ready-made rules for the inexperienced and the amateur. Quite as much as in the practice of law or of medicine, principles must be applied by those who are trained in their application, but such training may be to a large extent the possession of those who care for the poor even though occupied also with

other things. Although it is not the duty of all to be scientifically trained in science or medicine, it is the duty of all to be charitable, and no one is charitable whose attempts at relief result only in the help that hurts.

X. SOME ILLUSTRATIVE PROBLEMS

THE following condensed statements are all reproduced without essential change from the records of one of the charity organization societies. Only the names have been modified. The necessity for brevity has often robbed the history of picturesque and interesting details, and no attempt has been made to describe in full, or in several instances to state at all what has actually been done by the charity organization society or by others to relieve the distress, improve the condition or character, or prevent the recurrent dependence. The object in short is not to illustrate the achievements or the methods of charitable agencies, but to illustrate the problems which confront them and which every individual who tries to help the destitute will also encounter. The appended queries will it is hoped aid in making even more apparent how diverse and often how difficult those problems are.

Thomas Saunders, a druggist, thirty-five years old, living with his mother, lost his situation repeatedly through intemperance. The mother persistently excused the son's faults and because of his idleness frequently asked for assistance. Although Ro-

man Catholics, mother and son were frequently aided by Protestant churches. Conferences of the Society of St. Vincent de Paul also aided. Within one year a general relief society gave groceries and money to the amount of \$27.00, having already aided on two occasions four and thirteen years earlier. In 1898 the son disappeared for a time, during which period his mother died and was buried in the Potter's Field. Thomas now applies for assistance to a Protestant relief society.

Queries: Ought this society to aid? Assuming that a proper investigation reveals no essential facts except those stated, was the assistance given by Protestant churches justified? Was that given by the general relief society justified? Would you expect to attack such cases in general by moral and religious influence; by temperance legislation; by giving relief; by withholding relief; by publication of the facts; by social or economic revolution; or by allowing evolutionary forces to destroy the classes of whom Thomas and his mother are types?

Mrs. Emma Siebel is a widow forty-nine years old with three daughters twelve, ten and five years respectively. On her husband's death over a year ago Mrs. Siebel invested what money she had in a small store which was not successful because of credit sales and consequent bad debts. Before marriage she was a trained nurse and masseuse, and three references who had employed her in that capacity

recommended her as very skillful and of excellent character and habits. She is of good education, ambitious and practical, is thrifty, sober and industrious and does not get into debt for rent or anything else. She has been considering the advisability of resuming her old work of nursing but gets no encouragement in the idea, and she is not now physically strong enough to do that kind of work.

Since the failure of the store she has been aided several times in the payment of rent and moving expenses and in other ways and the only regular income at present is that earned by the oldest child who is employed as cash girl at \$2.50 per week.

Queries: How much if anything should a woman of this age, with family of this size, and in only moderately good health, earn, besides doing her own house work? Since it is obvious that she cannot earn as much as her expenses, whose duty is it to supply the deficiency, assuming that there are no near living relatives able to do so? Should the woman's former employers, who speak so well of her, be expected to contribute? Should the cash girl's wages be increased? Should some church or relief society undertake the responsibility? Should she be left to herself except at such times as she applies to some one for aid, or should some one visit her with sufficient regularity to know when aid is needed, and so obviate the necessity for such applications; or should she receive a regular monthly or weekly allowance from some source that will be sufficient to relieve her of anxiety? Is it advisable that a family of this character should receive its aid from the public treasury in the form of "out-door relief," and if not what are the objections to this course?

Robert and Mary Wilson, four children aged nine, seven, three and one and a half years. Wilson is intemperate and does not support his family. They were dispossessed in December last when the Society for the Prevention of Cruelty to Children took possession of the three oldest children and the mother and infant went to a lodging house. The Magistrate discharged the children, the Charity Organization Society having offered to see whether the mother and children could not be kept together. Rent was paid in new rooms, the co-operation of a church secured and furniture provided. A private citizen aided in clothing the children and gave a Christmas dinner. The woman secured regular work in a laundry for five days each week at \$1.50 a day. In the following May, Mrs. Wilson reported that she had caused the arrest of her husband and that he had been placed under bonds to keep the peace and to pay her \$6 per week, his own income being \$12 per week. This agreement was kept for nearly three months when Wilson called at the house, created a disturbance, was arrested and sent to the Workhouse for three months. The landlord annoyed at the disturbance notified Mrs. Wilson that she must give up her rooms. The children became ill and the small savings made between May and July were exhausted by doctor's bill and medicines.

Queries: Assuming that the mother is of good character should the breaking up of the family under the conditions existing in December be prevented? If the family is kept together should the husband be

compelled to contribute to their support by legal measures as was done in May? Did the wife make a mistake in causing Wilson's arrest and commitment to the Workhouse in July, which resulted in cutting off her own income?

Is there any method of protection for a family so situated equally or more effective and less burdensome to the innocent members of the family?

Rudolph and Louisa Stein both twenty-three years old have been in the country two years. They became acquainted on the steamer and claimed to have been married at the City Hall upon their arrival in New York but to have kept the marriage secret because they knew that, in the case of both, the relatives in the old country would disapprove. The young man's father has been employed in a postoffice in Switzerland for twenty-five years and had sent his son to this country supplied with enough money to last a few months but expecting him to learn to rely upon his own efforts and to become self-supporting. The agent of the Charity Organization Society learning that no marriage had taken place, but that the couple appeared much attached to each other, persuaded them to supply the deficiency and they were married in a parish house by a clergyman of the faith which they professed. A lady who had for a time employed Mrs. Stein as governess aided them with money for rent and furniture, but Stein's

work was irregular partly because of rheumatism but chiefly because of general inefficiency. He is now idle with no prospect of employment and his health is delicate. They have one child born about one year after their arrival in this country and the woman is expecting another confinement in a short time. Stein's father has sent them small sums occasionally and he has now consented to receive the family if they can return but he has no money for their transportation.

Queries: Is it wise to send them to Switzerland and if so should it be done privately, or by the city—on the ground that they are likely to become public charges? What is likely to be the future career of this family in Switzerland if they return? Did the Swiss postmaster make a mistake in sending his son to America? What shall be done if the fifty dollars needed to pay their fare to their Swiss home is not forthcoming?

Mary Owen an old colored woman (eighty-five) lives with various friends, frequently moving. A Mr. Cole gives her small sums of money from time to time which she supplements by asking alms on the street. She applies regularly for city coal but this and the greater part of what money is given to her go to the various families with whom she lives. She is very childish. When the possibility of entering a home is suggested to her she will not consider it but says that she has a niece living somewhere over

in Brooklyn and she will spend the rest of the winter with her.

Queries: Should this woman be compelled to enter a home, if the niece does not provide for her? Would it be better to pay board for her regularly with some one of her "friends" who can give satisfactory care? Should she be declared a vagrant and sent to the Workhouse, or Almshouse? Is there anything objectionable in Mr. Cole's occasional gifts? in the alms given to Mrs. Owen on the street by strangers?

William Docks, a German widower, has four children, the two older of whom, Delia and Lucy, are seventeen and fourteen respectively. Eleven years ago when Mrs. Dock was living the family was known as a shiftless one but with no other serious faults. Delia is in the habit of standing at the hall door late at night entertaining young men, who also go there and carouse on Sunday, sending out for liquor. Both Delia and Lucy are said to be indecent in their behavior and on one Sunday night Delia was so intoxicated that her father had to carry her into the house. The younger children are neglected and covered with vermin. The family does not ask for assistance.

Queries: Is this a case for action by the courts? If so what should that action be? If either or both of the two older girls are committed to an institution should the father be compelled to pay for their maintenance? What should be done for the younger

children? Would a probation system be applicable to this case? If so should the probation officer be a man or a woman? How much has the shiftlessness of the parents, which was reported eleven years ago, to do with the present unfortunate situation? If the family were destitute at that time would it have been better for Delia and Lucy if they had been removed and placed in foster-homes or institutions?

Mrs. Edward Thompson applied to the Charity Organization Society in 1894 for money to pay a storage bill and to rent a studio and living room. She was then sixty-four years old, a widow, and for many years before her husband's death had lived apart from him, depending upon her skill as an artist for her support, but had found it difficult to sell her pictures having no place to display them and she had exhausted her claims on her friends. She admitted that she had brothers in distant cities, but there had been some family trouble and she was unwilling to ask their help or allow others to communicate with them. Investigation proved that she was ambitious, honest, but unfortunate in that, as it was quaintly expressed, "her style of painting was not equal to that of the present day or sufficiently old-fashioned to have value as antique work." Through the co-operation of a relief society her living expenses were provided until the Artists' Fund was interviewed in her behalf and gave the amount needed to establish her in her own room. In April, 1898,

she again needed a helping hand. She reported that she had invented a unique folding bed and through an interested individual had secured her patent. She expected in time to realize considerable from it but had not been able to make a fair start. She was again tided along until the Artists' Fund made her a second gift and her prospect for the future was encouraging. Some months later it was learned that soon after receiving the gift mentioned she was taken ill, had been unable to sell any pictures and the money had been used for necessities, leaving her without means and in debt. As the same conditions were likely to be recurrent it seemed best to place her in a permanent home, and although she at first objected her consent was finally gained. Owing to various obstacles of governing rules, absence of vacancies, etc., much time passed with no satisfactory result. It was finally decided to send a letter which might gain the definite address of at least one of her brothers, which Mrs. Thompson had persistently refused to give. It proved successful and a home was offered her as well as help towards her transportation. When notified she at first stoutly refused to consider the suggestion, but when reminded of the long-continued care which she had received, the impossibility of being admitted to a Home at any definite time in the near future, and that the last resource would be the Public Charities, she accepted the offer. The many necessary arrangements were made, a trunk released from storage, her ticket secured at a reduced rate, a little ready money provided

for incidental expenses on the journey, and she was safely started. Letters were received after her arrival expressing her gratification at the result of the efforts in her behalf, reporting a cordial welcome from her brother's family and describing the happy home in which she is settled. Interested persons are working to establish a company for the manufacture of the folding bed she invented and she is still sanguine of a future independence from that source.

Queries: How far should distress be relieved by special funds intended for particular classes such as artists, actors, etc., and supported mainly by the prosperous members of the same class? For instance was it less injurious and less humiliating for Mrs. Thompson to receive assistance from the Artists' Fund than it would have been to receive it from a general relief fund or from private individuals? Should relatives be communicated with in spite of the opposition of applicants? Should Mrs. Thompson have charitable assistance in selling her pictures? in placing her folding bed upon the market?

In June, 1899, Richard Roberts called at the office of the Charity Organization Society for care and aid to employment. He had neither parents nor home, had served in the English army, and after being mustered out found it difficult to keep a situation owing to rheumatism, which he contracted while in service. He was provided with temporary lodgings and food pending his securing work. Twenty-

two cents was expended in postage writing to those whose names he gave as references, and an effort made for his reinstatement with some one of his former employers. A prompt reply from one of them offered him immediate work, which he gladly accepted. The employer sent a check sufficient to pay for his transportation, costing between seven and eight dollars, redeem his pawned clothing, purchase some new garments, reimburse the amount expended for the food and lodgings given, and provide Richard with a little change for incidentals. Within nine days of his application he was on his way to the situation.

Queries: Was it advisable in this instance to communicate with former employers? Are the chances on the whole in favor of good or bad results from inquiries of this kind addressed to former employers? to present employers, when as sometimes happens the family is in need although the head is employed?

Mrs. Mary Anson, thirty-eight years old, has been a widow since November 1894, when her husband, James Anson, was killed by a fall from a building. He was insured for two hundred dollars, out of which his funeral expenses were paid, leaving but sixty dollars on hand. There were four children, the oldest not quite seven years. Mrs. Anson was physically delicate and an inefficient manager, but of good character and much respected. Her brother made his home with her and when at work gave her

a little assistance; the Society for the Relief of Poor Widows made her a beneficiary and she received from her husband's employers two hundred and fifty dollars "damages."

In December, 1897, the money had been expended and Mrs. Anson's only income was ten dollars a month for the care of a foundling, church sewing to the amount of eighty-five cents a week, and the relief from the Widows' Society amounting to \$5 a month. It was found that while at times money given or earned had been expended in a way that might not have been advised, it had not been wasted but used to add to the comforts of the children.

Queries: Should James Anson have had more insurance? Should the widow have obtained more from his employers assuming that the fall was in no degree due to his own carelessness? How much, if anything, should be added to present income from charitable sources? What service would be performed in a case of this kind by a friendly visitor?

In the autumn of 1897 a personal application was made to the Charity Organization Society by Mr. Toby, a cripple, sixty years old, to place himself and wife, six years his senior, in a Home. His infirmity unfitted him for work, they had no children or relatives who could care for them, and efforts in their own behalf had been discouraging. It was found that they had won the good-will and respect

of fellow tenants and those with whom they had come into contact and there was a probability that some were sufficiently interested to help them. The co-operation of a church and a relief society was secured and their immediate needs were supplied. Efforts to place them in any one of the free homes were unsuccessful owing to the absence of vacancies and to long waiting lists. By their own efforts, contributions from friends, etc., they obtained \$381, enough to pay admission fee in one of the homes in which a moderate charge is made. This they entrusted to a church representative, who notified the Charity Organization Society that he had assumed full charge of negotiations and would bring the affair to a satisfactory result, but as time went on and they began to grow discouraged, they also grew suspicious of their trustee and appealed to the Society. The fact developed that they had been imposed upon, and their money misappropriated. The case was put in the hands of the lawyers of the Legal Aid Society, and, while waiting for its turn on the docket, the Charity Organization Society raised the sum of \$300 for them. Just before the case was to come before the Grand Jury the dishonest trustee offered to settle by returning the full amount of the trust. The offer was accepted with the consent of the public officials. It appeared that the defense had already cost the man nearly a thousand dollars and it also seemed probable that he was not fully mentally responsible. After untiring efforts, made greater by differences of creed, nationality, etc., which ren-

dered the couple ineligible to various homes, they were comfortably established. After paying the fee and living expenses while the events described were in progress there was a little remaining surplus which Mr. Toby asked to have appropriated for some needy person, reserving only sufficient to supply him with a little pocket money. Visits to the home have found the couple free from anxiety, contented and happy.

Queries: How far should those who are engaged in charitable work resort to the courts, to the police authorities, etc., to secure justice for persons in whom they are interested? Is there any better method of permanently caring for aged persons than to pay their admission fee into a well-conducted home for the aged?

Ten years ago when the Charity Organization Society first learned of George and Mary Starling, both over fifty years old, they were homeless and the man had been idle for months. He was considered by those with whom he had had business transactions, as untrustworthy, even to dishonesty, very extravagant, unwilling to work and ready to depend, as he had for years, upon such aid as he could solicit from relatives, friends, or apparently any one likely to respond to his appeals. He was also addicted to intemperance. Mrs. Starling was refined and of respectable character, but inefficient and inclined to share comfortably any aid that could be procured. Her relatives were abundantly able

to assist her, but their patience had long since been exhausted, and while offering to care for her and her children if she would live apart from her husband, they refused to extend aid under other circumstances, as it was well known Mr. Starling would not exert himself as long as relief could be obtained, and they were unwilling that he should share any benefits. Mr. Starling's relatives held the same views; they stated they had repeatedly tried to assist in a way that would prove a lasting benefit, but their efforts had been fruitless, and it was felt that the best disposition of the children would be to place them in some institution until their parents could properly care for them. One of Mrs. Starling's relatives advanced sufficient to pay for temporary shelter and food for the woman and children, giving the man an opportunity to make provision for them, but gave the amount with positive instructions that she should not know the source of relief.

At about this time Mr. Starling secured a position on trial at \$10 per week and a commission proportionate to his success as a salesman. A few days later they were again in trouble and Mr. Starling again soliciting aid at which time steps were taken to have the children committed but they were finally left with their parents. An attempt was made to interview the woman's sister with reference to securing aid for the family. She however, for reasons which she declined to state, did not wish to be interviewed or communicated with regarding the matter, as she stated that both Mr. and Mrs. Starling

knew her disposition towards them and their circumstances were fully known to her.

From time to time the case has been brought to the notice of the Society by those to whom the man has applied, usually for a loan. Various suggestions have been made towards improving their condition but they have not been acceptable and such work as has been offered him he has considered "too menial."

In October, 1894, Mr. Starling was committed to the Penitentiary for one year on two charges of forgery. In June, 1896, the family was visited by request of one of whom the man begged. Mrs. Starling stated her husband returned from the Penitentiary in August, 1895, broken in health, and had never since earned more than ten dollars per week; that he had been doing a little business in real estate, stocks, and bonds. She also stated that the oldest daughter had taken a place at service at one dollar per week and her board, but her health was poor and she was obliged to give it up. She asserted that her husband was temperate and anxious for work, and that his imprisonment was unjust.

In March, 1897, the family was visited by special request of one to whom the man had appealed, but no indication of need was found and Mrs. Starling said she could not understand why her husband should ask relief as she had received some money in the winter and had paid three months' rent in advance, that her two older daughters had good positions and, although Mr. Starling's earnings amount-

ed to very little, they had managed comfortably. She regretted her husband's action and would ask him not to repeat it as they did not require relief.

At intervals since then visits have been made which have shown that Mr. Starling has a little work on commission, is intemperate and against the wishes and to the mortification of his wife and daughters makes frequent applications and uses for himself the greater portion of the money he receives. The daughter Laura is an invalid requiring nourishing food and constant care.

Queries: Would this family be in better position if the man, who has been shown to be dishonest, untruthful, intemperate, inefficient, and indifferent to the feelings of his wife and daughters, were taken into custody? Should the state provide employment for a man of this character and compel him to work?

James K. Howell, a man of refinement and education, must be allowed to tell his own story. Two of his children, a daughter of ten and a son of eight years old, are with him. He says that a third daughter six years of age is living with his sister in Canada, that he is a Canadian Protestant, but has lived fourteen years in the United States; that he has been a successful banker and broker, has lived in a suburb of Boston in his own house surrounded by luxury, but that in the panic of 1893 he met with heavy losses. He had previously placed his prop-

erty in his wife's name and that of her father. When the crisis came she refused to curtail the household expenses and when he attempted to sell the carriage and horses his father-in-law and wife interfered. The former in a personal altercation struck him, causing an injury to his head which kept him more than a month in a hospital. When he returned to his home his wife and all the household goods had disappeared, and the children had been left with a neighbor. The wife had gone to an unknown address with a man whom he considered his friend. As his house had not been sold he and his children continued to live there until 1898 when he moved to New York, placing the youngest child with his sister in Canada.

No help is given him by the members of his family and since coming to New York he has managed to live by pawning and selling articles of clothing and designing and writing advertisements. He has depended upon his oldest daughter for the sale of these as his own health was not good and he could not go about with them. This was two years ago. Aid in food, some articles of clothing for the children, and rent was provided while an investigation was being made. Mr. Howell had a number of patents and inventions upon which he expected to realize a comfortable amount. He stated that his pride would not allow him to meet in his poor rooms the men of mind and ability who would appreciate the inventions, and he had not the strength to go out and interview them in their own offices. After an ex-

amination by a physician he was found sufficiently improved in health to get about and repeated efforts were made for him to go with a representative of the society to a business house where he could present his patents, but from time to time he deferred it and finally said he would need no further aid, so much had been done for him he was unwilling to increase the obligation.

In the latter part of December, 1898, he reported that he had interested in his invention one who would give him four hundred dollars in weekly installments of fifty dollars, and he hopes to raise several thousand dollars, within a couple of months and would then go to a warmer climate for his health.

In the investigation, one of Mrs. Howell's friends testified that she believed her to be an innocent injured woman. This friend of the wife considered Mr. Howell unscrupulous and made several charges against him. She also stated that Mrs. Howell was earning her own living in Nova Scotia. Mrs. Howell's father reported that his son-in-law had treated his family brutally. A banker in Boston considered Mr. Howell and his brother who had previously been his tenant, unscrupulous men. It was believed they had kept a "bucket shop." In contradiction to this, one of Mrs. Howell's relatives expressed the greatest sympathy for Mr. Howell, claiming that his wife and the man for whom she left him were responsible for his troubles and that he was a gentleman in all respects, honest and faithful to his family. A lady who had been a near neighbor

of the family considered that Mr. Howell had been much abused. She stated that Mrs. Howell was her husband's inferior in all respects, was unaccustomed to money and his prosperity proved disastrous to her; she neglected her home and children, and finally became disloyal to her husband. The informant saw the father-in-law strike Mr. Howell as the latter had reported. The quarrel took place in the grounds of the house near the stable. It was also stated that after living a few months with the man who took her away, Mrs. Howell went with her father to her former home "down east."

In the two years Mr. Howell has become more helpless and irritable, and even less able to care for his children. He is determined not to give them up, declaring that he will commit suicide the moment that is done. He is morbid and unfit for any kind of useful labor. His means are entirely exhausted.

Queries: What influence should the fact that a destitute family is of superior intelligence and refinement have upon its treatment by relief agencies? Should our sympathies be aroused more by the pathetic downfall of a man who has once been a member of the stock exchange, or by the heroic struggle of a family which has been poor but in which there are promising children likely under favorable conditions to make a success in life? Should Mr. Howell's children be taken from him in spite of his threat of suicide, or should relief be provided in sufficient amount to enable him to employ a housekeeper? Should any further attempt be made to fix responsibility for the separation of the husband and wife,

and if she is of good character should the children if possible be placed in her charge?

Erwin Harvey Lodge first came to the notice of the Charity Organization Society in September, 1896, when he gave his age as sixty-nine years, claimed to be a writer and proof-reader and to have a wife and six children, but refused to give their addresses. He stated that twelve years previous he had been retired from the British army on his own application, as his salary as Major was not sufficient for him to live in London in the style he desired, and that he received a pension of £82 which he had assigned to his wife. He also stated that he was a member of the Royal Geographical Society and by poor investments had lost fifteen thousand dollars since coming to America. He gave other details of his life making a very plausible story.

When his statement was investigated those who had employed him reported his clerical work as satisfactory, but the files of the Registration Bureau showed that he had been denounced by the Free Masons as far back as 1890; that he was reported to have been arrested in Orange, N. J., where his picture is in the Rogues' gallery, and to have been pronounced a fraud by the English Lodges of which he claimed to be a member.

He appeared again three and one-half years later and then gave addresses in England for various

members of his family. In reply to letters sent to our English correspondents we were told that his military story is false, that he is an impostor, begging-letter writer and confirmed rogue. The addresses he gave for his wife and children do not exist and no one could be found who had ever heard of them. Mr. Lodge has been known by the aliases of Acker, Gray and Davidson. So far as is known he has at times been given temporary aid by three relief agencies.

Queries: If this man is found to be, as he represents, destitute and unable to secure employment, should he be aided? If so should he receive money; or meals and lodgings; or work? Should the facts about him be made known (1) to those who inquire about him, (2) to clergymen and relief agencies, (3) to the general public? Should he be arrested and dealt with as a criminal?

Mrs. Victoria Margheritta Holstein has been the bane and perplexity of numerous charitable societies and of the Superintendent of Out Door Poor of the Department of Public Charities for fifteen years. She claims to be the oldest daughter of one of the most esteemed of the reigning sovereigns of Europe and the sensational story of her life has been published in the newspapers and in a book upon which the publisher lost what money he invested besides having to pay many of the author's debts. She has

been aided and at other times refused aid, by the benevolent society of the nationality to which she claimed allegiance. Many private individuals have aided her but none so often or so liberally as she demanded. Her persistent applications for assistance of a kind definitely prescribed by herself, and her many eccentricities have generally led to a final refusal to continue the relief which various societies have extended and as a result she always complains bitterly that "nothing is done for her," and she has threatened repeatedly to "expose" all these societies. Many believe that she is quite honest in her claims as to parentage and it is reported that a servant of her alleged parents for many years forwarded to her an annual allowance which, however, ceased at his death. She is not insane, at least there is no one who is willing to take the initiative in bringing about her commitment to an asylum.

At present she is living in a bare room, she is in ill health, admits that she is in need of food and in danger of eviction. She declines resolutely, however, to give any account of herself, to tell where she has recently lived or how she has supported herself. She is nervous and excitable but refuses care in a hospital or convalescent home, declines light employment in sewing and asserts that she wants relief only in her own way. She accepts special food from a Diet Kitchen but gives only grudging admission to a district nurse who reports that what Mrs. Holstein certainly needs physically is good nourishment and rest.

Queries: What can be done with her? Should the decisions of relief societies be influenced by threats of "exposure," or by personal eccentricities of applicants? How far should distress be relieved by societies organized upon a basis of nationality, or neighborhood, like the St. George's Society for English, the St. David's Society for Welsh, the French Benevolent, and the Swiss Benevolent Societies, the New England Society, the Ohio Society, etc.?

APPENDIX I

CONSTITUTION OF A CHARITY ORGANIZATION SOCIETY

ARTICLE I

The name of this Society shall be,

THE CHARITY ORGANIZATION SOCIETY OF THE CITY
OF —

ARTICLE II

Principles and Objects

Section I. This Society shall be conducted upon the following fundamental principles:

1. Every department of its work shall be completely severed from all questions of religious belief, politics, and nationality.
2. No person representing the Society in any capacity whatsoever shall use his or her position for the purpose of proselytism.
3. The Society shall not give relief from its own funds.

Sec. 2. The objects of the Society shall be:

1. To be a center of intercommunication between the various churches and charitable agencies in the city. To foster harmonious co-operation between them, and to check the evils of the overlapping of relief.
2. To investigate thoroughly and without charge, the cases of all applicants for relief which are referred to the Society for inquiry, and to send the persons having a legitimate interest in such cases full reports of the results of investigation. To provide visitors, who shall personally attend cases needing counsel and advice.
3. To obtain from the proper charities and charitable individuals adequate relief for suitable cases.
4. To procure work for poor persons who are capable of being wholly or partially self-supporting.
5. To repress mendicancy by the above means and by the prosecution of impostors.
6. To promote the general welfare of the poor by social and sanitary reforms, and by the inculcation of habits of providence and self-dependence.

ARTICLE III

Membership

Section 1. The Society shall be composed of the following persons:

1. Members of District Committees, and any volunteer Friendly Visitors who may be elected by the

District Committees, so long as they may continue in actual work.

2. Annual Members: any person who shall subscribe not less than [ten] dollars to the Society annually.

3. Associate Members: any person who shall subscribe not less than [twenty-five] dollars to the Society annually.

4. Life Members: any person who shall subscribe [one hundred] dollars to the Society.

5. Ex-officio Members: as specified in Section 3 of this article.

Sec. 2. No person shall be a member of the Society until approved and admitted by the Committee on Membership.

Sec. 3. The Mayor of the City of the President of the Police Department (or the chief of police), the President of the Health Department (or the health physician), and the President of the Department of Charities (or the Commissioner of Charities, or the Overseer of the Poor) shall be ex-officio members of the Society.

Sec. 4. The Committee on Membership shall consist of three persons appointed by the President of the Council for one year. It shall meet as often as may be necessary, and pass upon the names of all persons qualified for membership, and shall file a certified list of such names as are approved in the Central Office of the Society.

ARTICLE IV

The Central Council

Section 1. The management of the Society shall be vested in a Central Council which shall consist of:

1. [Twenty-seven] members of the Society, who shall be elected by ballot, and hold office until their successors shall be elected.

They shall be divided into three classes of [nine] members each. The classes elected at the Annual Meetings of January —, —, —, respectively, shall hold office until the third Annual Meeting succeeding their election, and thereafter at each Annual Meeting [nine] members shall be elected as members of the Council to replace the outgoing class, whose term of office shall be three years and until their successors are elected. Provided, however, that the absence of a member from three consecutive meetings of the Council without satisfactory excuse may be considered by the President as equivalent to a resignation, and the vacancy so caused by such resignation may be filled by the Council as hereinafter provided.

2. One delegate member from each District Committee, who shall be elected by each District Committee annually before the Annual Meeting of the Society, and who shall hold office until the next Annual Meeting and until his successor shall be elected. Such delegate members shall be deemed elective members within all the provisions of this Constitu-

tion, and shall have the same powers as members of the Council elected by the Society, but shall not be required to serve on the sub-committees of the Council.

3. Ex-officio members of the Society, as provided in Section 3, of Article III.

Sec. 2. (1.) The officers of the Council shall consist of a President, Treasurer and Secretary. All except the Secretary shall be members of the Council, and shall be elected by ballot at the first meeting of the Council after the Annual Meeting of the Society. The Secretary shall be appointed by the Council. They shall continue in office until their successors are chosen.

(2.) The officers of the Council shall also be the officers of the Society, together with such additional Vice-Presidents as may be elected by the Council. Such Vice-Presidents shall continue in office until the Annual Meeting of the Society succeeding their election.

Sec. 3. The Council shall have power to fill vacancies occurring in its own body.

Sec. 4. (1.) There shall be a regular meeting of the Council on the first Wednesday after the first Thursday of each Month.¹ Special meetings may be called by vote of the Council, or by written request of any five members, on at least five days' previous notice

¹ This provision prevents the meeting coming on any of the first five days of the month and so gives time for preparation of monthly reports, etc.

in writing, specifying the business to be brought forward.

(2.) At any meeting of the Council [seven] elective members shall constitute a quorum.

Sec. 5. The Council may adopt a regular order of business for its meetings and suitable regulations for the conduct of the same, and may from time to time alter or suspend such regulations.

Sec. 6. The Council shall make such by-laws as it may deem necessary governing the direction of the Society, and may also alter or suspend such by-laws.

ARTICLE V

The Central Office

There shall be a Central Office or Headquarters of the Society, where the Council shall meet and the general business of the Society shall be transacted, and where record shall be kept of all the work of the Society.

ARTICLE VI

District Committees

Section 1. The city shall be divided, for the purpose of the Society, into such districts as the Council shall designate, but the Council may unite any two or more of such districts into one, and may at any time rearrange such districts.

Sec. 2. In each district, or combination of districts, there shall be a District Committee, consisting of [twelve] or more persons, preferably residents of the district. The Council shall appoint the original members of such Committee, and said Committee shall thereafter have power to fill vacancies in its own number, subject to the approval of the Council. In case a rearrangement of district shall be made at any time by the Council, it shall appoint the original members of the Committee for the newly combined districts. It shall elect from its members a Chairman, Secretary, Treasurer and Delegate, such Delegate to be elected annually, pursuant to Art. IV, Sec. 1.

Sec. 3. Each District Committee shall, subject to the control of the Council, manage the work of the Society within its district. It may make by-laws for its own government, provided that such by-laws do not conflict with the Constitution of the Society, the by-laws of the Council, or the Rules for the Government of District Committees.

Sec. 4. An office shall be established in a convenient position for each district, or combination of districts, for the meetings of the committees, for receiving applications, and for facility of reference. It shall only deal with the cases of persons resident in the district.

ARTICLE VII

Subscriptions and Funds

Section 1. Subscriptions to the funds of the Society shall be paid to the Treasurer, or to such person as shall be designated by the Council for that purpose. The fiscal year of the Society shall begin on the first day of July in each year, but all annual subscriptions shall become due upon the first day of January in each year.

Sec. 2. The Treasurer or other persons designated to receive subscriptions shall make monthly reports to the Council of all sums received.

Sec. 3. No member of the Society shall be entitled to vote at any meeting, or shall be elected to any office, who, after being notified, shall have failed to pay his annual dues. But no election shall be invalidated because of the fact that members disqualified under this section voted thereat.

ARTICLE VIII

Meetings of the Society

Section 1. An Annual Meeting of the Society shall be held on the first Wednesday after the first Thursday in October of each year, at such place as the Council shall designate. The Council may also call a special meeting at any time.

Sec. 2. Any twenty-five members of the Society shall have the power to require the President to call

a special meeting by a written request specifying the business to be brought forward; and the President shall thereupon call a meeting within twenty days.

Sec. 3. (1.) Every meeting of the Society shall be announced at least five days previously by advertisement in some daily paper published in the City of—

2. [Twenty-five] members shall constitute a quorum.

(3.) At any special meeting only such business shall be transacted as was specified in the notice of such meeting.

Sec. 4. The Council shall submit to the Annual Meeting a report of their proceedings and of the condition of the Society. They shall also submit a statement of the financial condition of the Society and of its income and expenditures during the past year; also, estimates for the current fiscal year, and such further suggestions and statements as they may deem expedient.

ARTICLE IX

Amendments

This Constitution shall not be amended except by either (1) the resolution of a two-thirds vote of a meeting of the Council, at which at least ten elective members shall be present, notice of such amendment having been already given at a previous stated meeting of the Council, and a copy thereof sent to each member of the Council at least five days previous to

the meeting at which it is to be considered; or (2) the unanimous vote of such a meeting without notice having been given at a previous stated meeting, but after the five days' notice to each member of the Council hereinbefore provided.

NOTE I. In smaller communities the article relating to District Committees may be omitted, in which case provision might be made for a single committee of the Council with similar duties. Other sections which are found not applicable may easily be modified or omitted.

NOTE II. The above Constitution presupposes the existence of relief societies, or relief funds under independent management. If there is no such society or fund, and if relief cannot be obtained quickly when needed and in adequate amounts from individuals, churches, etc., the society may need to combine the functions of a relief agency with that of a charity organization society. In that case subdivision 3 of Section I, of Article II would be omitted, and to the statement of objects in Section II of the same Article might be added as subdivision 7:

To improve the physical and moral condition of the indigent, and so far as is compatible with these objects, to relieve their necessities.

NOTE III. It may be advisable to create a permanent or reserve fund in which case the following may be inserted as Section IV of Article VII.

The funds of the Society shall be divided into two funds, to be known as (1) The Reserve Fund, (2) The General Fund.

Reserve Fund: The Reserve Fund shall include all such sums as may be set aside, from time to time, by the Board of Managers for investment.

Any uninvested balance of the Reserve Fund shall be kept in a trust company, in the name of the Society, and subject to the check of the Treasurer, and shall, whenever possible, bear interest.

All income from the Reserve Fund investments, and interest earned on its balances in the trust company, shall be transferred to the General Fund by the Treasurer as soon as received.

No part of the Reserve Fund shall be used for any purpose except by resolution of the Council, and, whenever any part shall be appropriated by the Council, it shall be immediately transferred to the General Fund.

The Treasurer shall make to the Council, at each monthly meeting, a detailed statement of the investments of the Reserve Fund, and the amount of money on deposit in the trust company. He shall also make, at each monthly meeting of the Council, a detailed statement of the receipts and disbursements of the Reserve Fund for the previous month.

General Fund: The term General Fund shall cover all funds of the Society not constituting Special Endowment Funds or sums set aside as part of the Reserve Fund; the intention being that all income of whatsoever nature, including legacies, interest, donations, and income from all invested Special or Endowment Funds, shall be taken into the account known as General Fund, and only trans-

ferred to the Reserve Fund by special resolution of the Central Council.

The Secretary shall be the only disbursing agent of the Society, the object of this provision being to keep in the Central Office of the Society all receipts for payments by the Society of any kind, nature, or description, and to have in the Central Offices immediate record of any disbursement. This provision shall not apply to the investment of the Reserve Fund, nor of any Special or Endowment Funds.

All donations shall be received by the Secretary, entered by him upon the proper books of the Society, and then deposited in such trust company as may be selected, to the credit of the Society's General Fund.

The Secretary shall keep a bank account in the name of the Society for current disbursements.

The Treasurer shall keep the General Fund in the name of the Society, subject to his check as Treasurer, in such trust company as may be selected by him, and such fund shall draw interest whenever possible.

APPENDIX II

PROGRAM OF THE THIRD ANNUAL SESSION OF THE SUMMER SCHOOL IN PHILANTHROPIC WORK

Conducted by the Charity Organization Society of the City of New York.

ARRANGED BY TOPICS

June 18--July 28, 1900

(The sessions of the class were held in the Library of the Society except on the occasions of visits to other societies and institutions.)

Opening address: Professor Francis G. Peabody, Harvard University. Mr. Robert W. de Forest, President, and Mr. Edward T. Devine, General Secretary New York Charity Organization Society.

Visits to the Joint Application Bureau of the Charity Organization Society and the Association for Improving the Condition of the Poor, United Charities Building, and an explanation of the societies in the United Charities Building.

The Treatment of Needy Families in their homes: Dr. Jeffrey R. Brackett of Baltimore in charge dur-

ing the first week, Mr. William I. Nichols during a portion of the second week, Mr. Philip W. Ayres the third week.

Introductory Address: The Treatment of Needy Families in their Homes: Dr. Jeffrey R. Brackett.

First Considerations in a case of need: How to get at the facts, Mrs. F. P. Strickland, Superintendent Joint Application Bureau.

The Requisites of Good Investigation, Mrs. E. V. H. Mansell of the Charity Organization Society.

The uses and limitations of material relief, Mr. Frank Tucker, General Agent of the New York Association for Improving the Condition of the Poor. Discussion opened by Dr. Lee K. Frankel, Manager of the United Hebrew Charities. Dr. Frankel spoke to the School later upon Tuberculosis among the Jewish Immigrant Population.

Public Out Door Relief: Mr. Frederic Almy, General Secretary of the Charity Organization Society of Buffalo. Mr. Robert D. McGonnigle of Pittsburgh, took part in the discussion.

A visit was made to the Brooklyn Bureau of Charities established upon the abolition of out-door relief in Brooklyn.

The Problem of Finding Employment: Rev. William E. McCord, Head-worker Union Settlement. Discussion opened by Miss Sybil A. Bliss of the Cooper Union Labor Bureau. Visit to the Industrial Building of the New York Charity Organization Society.

The Care of Families in which there is sickness: Miss L. L. Dock of the Nurses' Settlement.

An evening visit to the lower East Side.

The Inculcation of Thrift: Rev. Henry Mottet, D.D., Rector of the Church of the Holy Communion, New York City.

A discussion upon the work of the Penny Provident Fund was conducted by Miss Marian Messemer.

Visit to the Greenwich Savings Bank.

The Removal of Children from their Homes: Mr. Francis H. White, Secretary of the Brooklyn Children's Aid Society.

Co-operation in Securing Aid and Attention for Families: Miss Mary L. Birtwell, General Secretary, Associated Charities, Cambridge, Mass.

The part of Personal Influence in Establishing Independence: Mr. William I. Nichols, General Secretary, Brooklyn Bureau of Charities.

The Causes of Criminal Tendencies among Boys: Mr. James B. Reynolds, Headworker University Settlement.

The Attitude of Non-Sectarian Agencies Towards Religious Teaching in the Home: Mr. Edward T. Devine.

Care of Dependent Children. One week, Mr. Homer Folks, Secretary of the State Charities Aid Association, in charge.

Institutional methods in dealing with placed-out children: Mr. Homer Folks.

The oversight of children in foster homes: Mr.

Charles Loring Brace, Secretary of the Children's Aid Society.

Co-operation between public and private agencies in caring for children: Mr. Robert W. Heberd, Secretary of the New York State Board of Charities.

The Board of Children's Guardians in New Jersey: Mr. Hugh F. Fox and Mrs. E. E. Williamson.

The Care of Delinquent Children: An estimate of the part that placing-out occupies: Mrs. Glendower Evans of Boston. Discussion opened by Mr. Moray Williams.

Visits made to the following institutions caring for dependent children: Sheltering Arms, Institution of Mercy, New York Foundling Asylum, Hebrew Orphan Asylum, Hebrew Sheltering Guardian Society, New York Catholic Protectory, Infant Hospital and Schools on Randall's Island, House of Refuge.

Medical Charities: Dr. Silas F. Hallock in charge.

The proper sphere of Medical Charities in New York, Dr. Hallock.

Visits to the Presbyterian Hospital, Bellevue Hospital, Demilt Dispensary.

The Care of Contagion. Dr. George R. Keene, Superintendent of the State Hospital for the Insane, Providence, R. I. Discussion was opened by Dr. William H. Park of the Municipal Laboratory of the Department of Health of New York. Visit to the Manhattan State Hospital on Ward's Island and to the Municipal Laboratory.

Hospital and Dispensary Care for Children: Dr. Henry B. Chapin.

Institutional Care of Adults. Dr. Samuel M. Lindsay, University of Pennsylvania, in charge.

An address upon Municipal Care for Adults: Hon. John W. Keller, Commissioner of Charities, New York City.

Visit to the Municipal Lodging House, and the correctional institutions on Blackwell's Island.

Address upon Almshouses in England and the United States, illustrated by lantern photographs: Professor Herbert E. Mills, Vassar College.

The Development of the Almshouse: Miss Mary Vida Clark of the State Charities Aid Association.

Visit to the Almshouse on Blackwell's Island.

The closing week of the course in charge of Mr. Edward T. Devine, General Secretary of the Charity Organization Society, was devoted to a study of constructive social movements.

The purpose and scope of settlements: how far are their objects attained? Mr. James B. Reynolds, Head Worker University Settlement.

Visits were made during this week, and earlier, to the University Settlement, College Settlement, Hartley House, Union Settlement and Whittier House, to St. Bartholomew's Parish House and to the Hebrew Educational Alliance. At the last named addresses were given by Dr. David Blaustein, Superintendent, and Mr. A. S. Solomons.

Vacation Schools: Mr. Clarence E. Meleney, Associate Superintendent of Schools.

Visit to schools on the East Side.

Housing as a Municipal Movement: Dr. E. R. L. Gould, President of the City and Suburban Homes Company.

Parks and Playgrounds: Mr. James K. Paulding, President of the Social Reform Club.

Visit to the playground at Seward Park.

The development of the tenement house: An address with lantern photographs by Mr. Lawrence Veiller, Secretary of the New York State Tenement House Commission.

Three other addresses were presented:

The number and location of foreign populations in Manhattan and the Bronx: Miss Kate Holliday Claghorn, Ph. D., Secretary of the Collegiate Alumnae.

The statistical method in social work: Professor Richmond Mayo-Smith of Columbia University.

Civil Service Reform with reference to charitable institutions: Mrs. Charles R. Lowell.

The following papers were presented by members of the School:

The commitment of dependent children in New York, Mr. Charles B. Allen.

The care and prevention of tuberculosis, Mrs. Edith P. Austin.

A study of private societies for material relief, Mr. C. C. Carstens.

Truancy in New York, Mr. Edward W. Capen.

The care of delinquent children, Miss Florence Ledyard Cross.

The effect of physical training upon the moral development of girls, Miss Mary A. Daniels.

Deserted wives, Miss Ada Eliot.

The supervision of children placed out in foster homes by New York Societies, Mr. Carl Kelsey.

An outline of amusements among the Italians, Miss Charlotte Kimball.

The social settlements in New York and vicinity, Miss Louise B. Lockwood.

A historical sketch of out-door relief in New York and Brooklyn, Mr. Elmer R. Park.

The study of dispensaries, Miss Elizabeth B. Tower.

The movement for parks and playgrounds, Mr. John P. Whitman.

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